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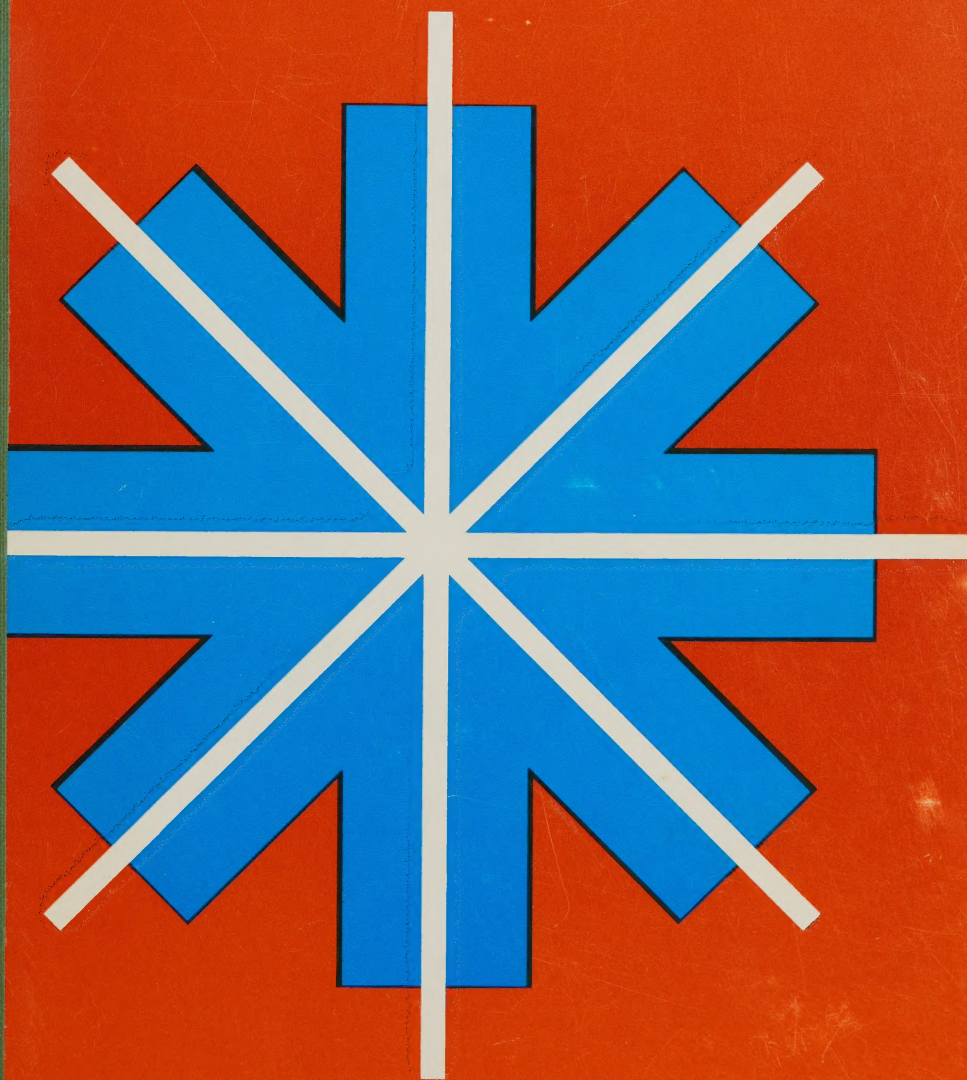
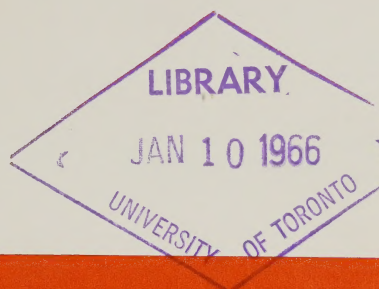
Canada. Dept. of Labour. Economics
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Working and living conditions in
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Working and Living Conditions in Canada

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WORKING AND LIVING CONDITIONS IN CANADA

Fourteenth Edition, May 1965

Prepared by the

ECONOMICS AND RESEARCH BRANCH

DEPARTMENT OF LABOUR

in consultation with the

DEPARTMENT OF CITIZENSHIP AND IMMIGRATION

and issued on the authority of

HON. ALLAN J. MacEACHEN, Minister of Labour

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Foreword

The main purpose of this publication — the fourteenth edition under the title of *Working and Living Conditions in Canada* — is to provide basic information for persons who are considering emigration to this country and it is designed for those who have had no previous knowledge of life in Canada.


The booklet is not intended to be comprehensive in its coverage of the Canadian scene but to answer, as simply as possible, the first general questions that will occur to persons about to emigrate.

Readers who may wish to obtain more detailed information about particular working or living conditions will find a useful guide in the bibliography included in the booklet.

Working and Living Conditions in Canada is revised annually to include the latest statistical data made available at the time of going to press and, wherever necessary, minor changes and additions are made to increase its value as a convenient source of reference. The booklet was edited and prepared for publication by Mr. R. A. Knowles. Considerable assistance was given by numerous officials in other Departments, private organizations and associations, and Branches of the Department of Labour. Acknowledgements and credits are appended in the end pages of the booklet.

J. P. FRANCIS,

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Department of Labour, Canada.*



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Introduction

Not without justification has Canada been described as tomorrow's giant. The second largest country in the world, it is a land of enormous natural resources and, ever since the turn of the century, it has so grown in stature that it now stands among the greatest trading nations of the world.

Founded by the French, English, Scottish and Irish, the Canadian has inherited the languages, laws, literature, and traditions of the mother countries in a bilingual culture – English and French – and many other nationalities enrich the industrial and cultural life of the nation.

A land of wide geographical and climatic contrasts, roughly corresponding to those of central and northern Europe, Canada is relatively small in population but large in heart and outlook.

Widespread national interest in educational needs and the use of manpower resources in new occupations created in the changing world of work, offer fresh possibilities to Canadians and newcomers who are alert to the challenges of twentieth century technology.

For the prospective immigrant, Canada should be regarded not so much as a country with a bright future but as one that offers a high standard of living and just rewards for investment, of skill, adaptability, intelligence and self-reliance.



Twentieth century totems, Fractionating towers of a large synthetics plant in Sarnia, Ontario.

Population and Employment

In the last sixty years Canada has experienced an enormous growth in population and industry. At the turn of the century it was largely an agricultural country. Today it is the fifth trading nation in the world with enormous natural resources and a highly industrialized economy. Canada's density of population, however, still contrasts sharply with that of most European countries. Women comprise slightly more than one-quarter of the working force. Seasonal extremes of climate interfere with year-round employment in a number of industries, including agriculture which now employs 641,000 people.

POPULATION DISTRIBUTION

Since the turn of the century, Canada's population has more than tripled. At June 1, 1961, it was 18,238,247 compared to 5,371,000 in 1901. Since 1958, the rate of population growth has been over 2 per cent annually, while that of France and Western Germany has been slightly more than 1 per cent.

Despite this rapid increase, the density of Canada's population (number of persons per square mile of area) remains very low. Canada is the second largest country in the world. It has an area of 3,851,809 square miles. However, it should be emphasized, of course, that a considerable part of her northland is very sparsely populated because the climate and terrain in that region make it inhospitable for general settlement

TABLE 1—DENSITY OF POPULATION, SELECTED COUNTRIES
(ESTIMATES OF MID-YEAR POPULATION)

COUNTRY	YEAR	POPULATION	AREA	DENSITY	DENSITY
			IN SQUARE KILOMETRES	PER SQUARE KILOMETRE	PER MILE *
Canada	1961	18,238,000	9,976,177	2	5
Denmark	1960	4,585,000	43,043	108	280
France	1962	46,528,000	547,026	86	223
Hungary	1960	9,961,000	93,030	108	280
Italy	1961	49,877,000	301,225	167	433
Netherlands	1960	11,462,000	33,612	351	909
United Kingdom	1961	56,676,000	244,030	219	567
Western Germany	1961	53,917,000	248,454	220	570

* 1 square mile = 2.59 square kilometres.

under present conditions. The 2,000-mile Great Lakes-St. Lawrence River system, which is open to world shipping, has had a strong continuous influence on the grouping and concentration of population in the regions along this immense waterway. Some comparisons of population, size and density are shown in Tables 1 and 2.

The population is most heavily concentrated in the areas along the southern part of Canada adjoining the United States border, from Halifax, Nova Scotia to Victoria, British Columbia. The Canadian-United States boundary is a little less than 4,000 miles in length. Nearly two-thirds of the Canadian population lives in the southern part of the provinces of Ontario and Quebec, where the two largest cities, Toronto and Montreal, are located.

In recent years, the most rapid population growth has been in the suburban areas on the perimeters of cities. Table 2 shows the metropolitan areas (city and suburban areas combined) that have grown the most rapidly during the ten years from 1951 to 1961. The proportion of the rural population has been steadily declining in recent years.

In 1961 the rural population in Canada represented less than one-third of the total

population. The number of people in northern Canada is small. The Yukon in 1961 had 14,628 inhabitants, the Northwest Territories 22,998.

The Canadian population includes a large proportion of young people. Of every 100 people in the country in 1961, 34 were under 15 years of age, 59 were ages 15 and 64, and 7 were 65 years of age or over.

EMPLOYMENT TRENDS

The labour force in Canada has increased to a remarkable degree from 1.8 million in 1901 to 6.3 million in 1961 according to the census of Canada. By 1964 the number had grown to 6.5 million. This growth was reflected in all industries except forestry, mining and quarrying and agriculture.

Canada has shifted from an agricultural to an industrial economy in the last 60 years. At the beginning of the century more than twice as many people were employed in agricultural jobs as in manufacturing. In 1964, however, there were one million more factory workers than farm workers. Manufacturing, as indicated in Table 3, now employs 1.7 million people and is second only to the service industries in numbers employed.

TABLE 2—POPULATION INCREASES IN METROPOLITAN AREAS IN CANADA, 1951-61

METROPOLITAN AREAS	PERCENTAGE	POPULATION
	INCREASE 1951-1961	1961
Edmonton, Alberta	91.0	337,568
Calgary, Alberta	96.0	279,062
Toronto, Ontario	50.7	1,824,481
Halifax, Nova Scotia	37.3	183,946
Hamilton, Ontario	41.0	395,189
London, Ontario	40.6	181,283
Ottawa, Ontario	46.9	429,750
Vancouver, British Columbia	40.6	790,165
Montreal, Quebec	43.3	2,109,509
Victoria, British Columbia	36.2	154,152
St. John's Newfoundland	32.4	90,838
Winnipeg, Manitoba	33.4	475,989

Source: Census of Canada, 1961.

TABLE 3—EMPLOYMENT IN CANADA, BY INDUSTRY, 1955 AND 1964
(Yearly averages of employed, in thousands)

INDUSTRY	1955	1964	PER CENT
			CHANGE 1964 OVER 1955
Fishing.....	22	26	18.2
Forestry.....	114	82	-28.1
Mining and quarrying (including oil wells).....	110	87	-20.9
Manufacturing.....	1,378	1,702	23.5
Construction.....	372	449	20.7
Transportation, storage and communication.....	405	451	11.4
Public utilities.....	62	77	24.2
Trade.....	845	1,067	26.3
Finance, insurance and real estate.....	178	264	48.3
Service.....	1,074	1,768	64.6
Agriculture.....	818	624	-23.7
Total.....	5,378	6,595	22.6

Note: - indicates a decrease

Service industries, comprising schools, hospitals, government agencies, theatres, law firms, barber shops, laundries, hotels, restaurants and a variety of other establishments, experienced an employment growth of 64.6 per cent from 1955 to 1964 compared with 23.5 per cent in the manufacturing group. In 1964 1,768,000 people were employed in this industry which has now become the largest industrial group in Canada.



Grain elevators and wheat fields in mid-Western Canada, one of the richest and largest grain growing regions in the world.

By 1964, out of every 100 workers in the country, 26 persons were employed in manufacturing, 27 in the service industries, 16 in retail and wholesale trade, 9 in agriculture and 7 each in the construction and transportation industries. The remaining five industries together employed 8 workers out of every hundred.

The occupational structure has changed considerably over the years. Table 4 indicates that white-collar workers accounted for 38.6 per cent of the labour force in 1961 compared with 15.2 per cent in 1901. Primary workers in agricultural, fishing, logging and mining occupations made up 13.1 per cent of the labour force in 1961 while in 1901 they comprised 44.4 per cent.

DISTRIBUTION OF THE LABOUR FORCE

The geographical distribution of the working population employed in 1964 is shown in Table 5.

Of those in the labour force in 1964, 37 per cent were working in Ontario, 28 per cent in Quebec, 17 per cent in the three Prairie provinces, and 9 per cent respectively in the Pacific and Atlantic regions.

Ontario had the largest proportion of women in its working population: 30 per

cent compared with 29 per cent for the Pacific region, 28 per cent for the Prairie region and 27 per cent for Quebec, and 26 per cent for the Atlantic region.

The Prairie provinces had by far the greatest number of farm workers in the country (46 per cent). Of the balance, 25 per cent were in Ontario, 19 per cent in Quebec, 7 per cent in the Atlantic provinces, and 3 per cent in the Pacific region.

The Prairie provinces possess one of the largest wheat-producing areas in the world. This accounts for their correspondingly large farm labour force. Twenty-five per cent of all persons in the labour force of the Prairie provinces in 1961 were farm workers. That is a much higher proportion than in any other region of Canada: 7 per cent in the Atlantic provinces were on farms, 6 per cent each in Quebec and Ontario, and 3 per cent in the Pacific region.

UNEMPLOYMENT IN CANADA

Most of Canada lies within the temperate zone of the northern hemisphere, where the four seasons are quite distinct. January is usually the coldest month, and all of the country east of the Canadian Rocky Mountains then shows *average temperatures below freezing point*—10 to 20 degrees Fahrenheit in most of the more densely populated areas of southern and south-eastern Canada.

Owing to the winters, outdoor work is reduced from the high summer peak. People who may be considering emigration to Canada should bear in mind the fact that some jobs in this country are highly seasonal. Several government sponsored winter employment programs have helped considerably but unemployment is still considerably higher in many places in win-

TABLE 4—NUMERICAL AND PERCENTAGE DISTRIBUTION OF THE LABOUR FORCE BY MAJOR OCCUPATIONAL GROUPS FOR CANADA, 1901, 1931 AND 1961 CENSUSES

	NUMBER IN THOUSANDS			PERCENTAGE DISTRIBUTION			PER CENT CHANGE
	1901	1931	1961	1901	1931	1961	1961 OVER 1931
White Collar.....	273	958	2,447	15.2	24.4	38.6	155.4
Proprietary and managerial.....	77	220	501	4.3	5.6	7.9	127.7
Professional.....	82	238	634	4.6	6.1	10.0	166.4
Clerical.....	57	261	819	3.2	6.6	12.9	213.8
Commercial and financial.....	56	240	493	3.1	6.1	7.8	105.4
Manual.....	575	1,323	2,213	32.2	33.8	34.9	67.3
Manufacturing and Mechanical.....	284	452	1,037	15.9	11.5	16.4	129.4
Construction.....	84	184	336	4.7	4.7	5.3	82.6
Labourers.....	128	442	344	7.2	11.3	5.4	-22.2
Transportation and communication.....	79	246	497	4.4	6.3	7.8	102.0
Service.....	146	360	684	8.2	9.3	10.8	90.0
Personal.....	139	324	588	7.8	8.3	9.3	81.5
Protective and other.....	6	36	96	0.4	1.0	1.5	166.7
Primary.....	789	1,275	830	44.4	32.5	13.1	-34.9
Agricultural.....	718	1,128	649	40.3	28.8	10.2	-42.5
Fishing, hunting and trapping.....	27	48	37	1.6	1.2	0.6	-22.9
Logging.....	16	42	80	0.9	1.0	1.3	90.5
Mining and quarrying.....	28	57	65	1.6	1.5	1.0	14.0
Not stated.....	—	2	168	—	—	2.6	—
Total.....	1,783	3,918	6,342	100.0	100.0	100.0	61.9

Note: - indicates a decrease.

TABLE 5—DISTRIBUTION OF THE LABOUR FORCE IN CANADA BY
REGION AND SEX, 1964
(Yearly averages in thousands*)

	CANADA	ATLANTIC	QUEBEC	ONTARIO	PRAIRIE	PACIFIC
Agricultural.....	634	41	118	160	293	22
Non-agricultural.....	6,286	573	1,821	2,382	890	620
Total.....	6,920	614	1,938	2,542	1,184	643
Males.....	4,960	458	1,415	1,774	855	459
Females.....	1,960	157	523	768	329	184

*Total rounded off to nearest 1,000.

ter than in summer. In general, weather conditions west of the Rocky Mountains are much milder than in the rest of Canada, particularly in the extensively settled coastal areas around Vancouver, British Columbia. Rainfall is highest on the west coast. Table 7 provides some information on climates in different parts of Canada.

A number of other factors also lead to seasonal employment changes. These are important in causing seasonal fluctuations in retail sales for example. Employment in trade reaches its peak period just before Christmas.

Table 6 gives some indication of the extent to which employment in different industries is affected by seasonal variations. In most industries, employment does not change abruptly from the busy season to the slack season. In an individual plant, however, the transition may be sudden, especially if the plant (a lumber mill, for example) shuts down completely for part of each year.

Many of the individual industries included in the manufacturing and some other groups are much more affected by seasonal factors than the averages of the groups in which they are included. This is particularly true of the food processing industries and of shipping.

Schools are closed during most of the third quarter of each year, and the labour force is then swelled by young people who intend to return to school or university in the fall. The seasonal nature of the demand for labour helps these young people to secure vacation jobs, and also provides an

opportunity for others who want seasonal employment to find openings. Seasonal jobs in such industries as the canning of fish, fruit and vegetables are largely filled by housewives and students who do not want employment on a year-round basis. However, many workers who lose their jobs seasonally do want to work full time. Some of them are able to offset low earnings of the slack season by working overtime during the busy period. Some find work in industries which are active when their other employment is not available. For example, many construction and agricultural workers who find themselves without jobs in the fall are then able to secure alternative employment in logging, which is seasonally active during the fall and early winter. Nevertheless, seasonal employment is a serious problem in Canada, especially in regions in which factors conspire to make the seasonally unemployed a significant proportion of the labour force during the winter months.

The Government of Canada, in co-operation with provincial and municipal governments and industry, has been actively pursuing policies designed to reduce winter unemployment for a long time. The scope of these policies has been expanded considerably in recent years. Formerly, action was confined largely to programs of education, promotion and research. For the past six years, however, the federal and some provincial governments have offered substantial financial incentives to induce municipalities to expand their works programs during the winter. The most effective

job creating program was introduced in the winter of 1963-64. The federal government offered a bonus of \$500 to purchasers of houses built mainly in the winter months. These programs have stimulated extra employment during the winter, both in 'on-site' construction jobs and in firms supplying services and materials to the construction industry.

Unemployment insurance and other social measures providing support to the unemployed are described on page 77.

place in the economy, even though expanding secondary and other industries have attracted workers from it in recent years. The proportion of persons employed in agriculture in Canada, in relation to all persons employed, decreased from 19.2 per cent in 1951, to 11.1 per cent in 1961. The proportion of persons employed in the agricultural labour force in 1951 and 1961 is compared with employment in the total labour force below:

AGRICULTURE	LABOUR FORCE SURVEY DATE	AGRICULTURAL LABOUR FORCE
	1951	991,000
	1961	673,000
		PERCENTAGE
	TOTAL LABOUR FORCE	AGRICULTURAL LABOUR FORCE
	5,155,000	19.2
	6,048,000	11.1

Canadian farms are primarily family farms, operated by the owners with the help of their family and some employed labour. Only a small percentage of the farms are operated by tenants.

Agriculture is the largest primary industry in Canada and occupies an important

TABLE 6—SEASONAL CHARACTERISTICS OF EMPLOYMENT IN CANADIAN INDUSTRIES, 1964

INDUSTRY	AVERAGE MONTHLY EMPLOYMENT*				
	3-MONTH AVERAGES				
	12-MONTH AVERAGE	QUARTER OF HIGHEST EMPLOYMENT	'000	QUARTER OF LOWEST EMPLOYMENT	'000
Agriculture.....	624	3rd	704	1st	570
Forestry.....	82	3rd	99	2nd	70
Fishing and trapping.....	26	3rd	38	1st	12
Mining and quarrying.....	87	4th	92	1st	78
Manufacturing.....	1,702	3rd	1,765	1st	1,627
Construction.....	449	3rd	496	1st	379
Transportation.....	451	3rd	465	1st	440
Public Utilities.....	77	3rd	85	2nd	73
Trade.....	1,067	3rd	1,106	1st	1,026
Finance, insurance.....	264	2nd	271	1st	258
Service.....	1,768	4th	1,803	1st	1,709
Total (all ages).....	6,595	3rd	6,893	1st	6,242
25 years and older.....	5,127	3rd	5,114	1st	4,740
14-24 years.....	1,468	3rd	1,570	1st	1,217
Total, males.....	4,696	3rd	5,028	1st	4,399
25 years and older.....	3,829	3rd	3,935	1st	3,661
14-24 years.....	867	3rd	1,093	1st	738

* Figures for individual industries are not available for each month.
Figures may not add, owing to rounding.

TABLE 7—LONG-TERM TEMPERATURE AND PRECIPITATION DATA FOR
SELECTED CITIES IN CANADA

	AVERAGE ANNUAL PRECIPITATION					
	AVERAGE		TOTAL		AVERAGE	
	JAN. JUL.		(ALL	SNOW-	NUMBER	AVERAGE
	TEMPERATURE		FORMS*)	FALL	OF DAYS	ANNUAL
	(DEGREES F.)		INCHES	INCHES	(ALL	HOURS OF
					FORMS)	SUNSHINE
Charlottetown, Prince Edward Island	19	67	43.13	112.7	156	1,856
Halifax, Nova Scotia	24	65	54.26	64.1	159	1,835
Moncton, New Brunswick	16	66	40.97	108.4	130	1,877
Quebec, Quebec	12	68	44.76	123.7	171	1,714
Montreal, Quebec	15	70	41.80	100.8	160	1,803
Port Arthur/Fort William, Ontario	8	63	31.62	93.4	137	1,775
Kapuskasing, Ontario	—1	63	27.99	95.8	142	1,646
Ottawa, Ontario	12	69	34.89	80.5	145	2,009
Toronto, Ontario	25	71	30.93	54.6	143	2,048
Churchill, Manitoba	—16	55	15.01	55.2	102	1,525
Winnipeg, Manitoba	1	68	19.72	49.4	119	2,124
Swift Current, Saskatchewan	10	67	14.89	40.2	112	2,297
Saskatoon, Saskatchewan	1	66	14.40	36.1	104	2,367
Regina, Saskatchewan	2	67	15.09	40.1	113	2,294
Calgary, Alberta	16	62	17.47	57.0	105	2,245
Edmonton, Alberta	8	63	17.63	52.9	126	2,173
Prince George, British Columbia	15	60	22.16	66.5	166	1,784
Prince Rupert, British Columbia	36	56	94.00	32.1	229	1,018
Vancouver, British Columbia	38	64	56.83	24.5	179	1,832
Victoria, British Columbia	39	60	26.18	10.1	149	2,207
Whitehorse, Yukon Territories	5	56	10.67	43.7	92	—

*Total rainfall and one tenth of the total snowfall.

The number of farms has also declined in recent years. In 1951 there were 623,000 farms in Canada, compared with only 481,000 in 1961 — a reduction of nearly 23 per cent in ten years. Existing farms, however, are larger than in earlier years. The total farm acreage in Canada in 1961 was about 173 million acres. The distribution of farm land by region is shown in Table 8.

The size of farms in Canada is related to the type of farming practised. The largest farms are in the Prairie provinces of Manitoba, Saskatchewan and Alberta, where grain growing, which normally involves large acreages, predominates. Mixed farms combining feed grain cultivation and beef-cattle raising, are also common in some parts of the Prairies and, these too, utilize large acreages.

In the central provinces of Ontario and Quebec, farm acreages are usually smaller.

There the raising of livestock including dairy cattle is most common. The southern part of Ontario is largely a fruit and vegetable growing area.

Livestock and mixed farming are most common in the Atlantic provinces although some areas specialize in fruit farming. Farms in these provinces are similar in size to those in Ontario and Quebec.

Many kinds of farming are also carried on in British Columbia although the livestock farm predominates. Farms range in size from a few very large grain and beef cattle farms in the Peace River district in the northern part of the province, to the smaller dairy and poultry farms, and fruit and vegetable farms consisting of 10 to 50 acres located along the river valleys.

Canadian farmers depend to a great extent on mechanized farm operations. Much of the field work is done mechanically.

TABLE 8—FARMS IN CANADA, SHOWING TOTAL ACREAGE
AND AVERAGE SIZE, BY REGION, 1961

	NUMBER OF FARMS	TOTAL ACREAGE	AVERAGE SIZE (ACRES)
Newfoundland.....	1,752	54,561	31
Prince Edward Island.....	7,335	960,157	131
Nova Scotia.....	12,518	2,230,395	178
New Brunswick.....	11,786	2,199,675	187
Quebec.....	95,777	14,198,492	148
Ontario.....	121,333	18,578,507	153
Manitoba.....	43,306	18,169,951	420
Saskatchewan.....	93,924	64,415,518	686
Alberta.....	73,212	47,228,653	645
British Columbia.....	19,934	4,506,552	226
Yukon and Northwest Territories.....	26	8,590	33
Total.....	480,903	172,551,051	359

Most Canadian farmers own machinery such as tractors, trucks, mowing machines, grain binders, grain combines and threshers. Most specialized dairy farms are equipped with milking machines and many have automatic feeders and waterers, automatic litter carriers and semi-automatic stable cleaners. More than three-quarters of the farms in Canada have electric power, on which many of the machines depend. Quite apart from mechanization, farmers have raised their production by using higher quality cattle and by the increasing use of artificial breeding to improve the quality of their stock. Field production is being improved by the use of better seeds, fertilizers and weed killers.

Commercial farms are forming an increasing proportion of the total farms in Canada. Farms classified as 'commercial', with annual sales of \$1,200 or more, increased from 62.0 per cent of the total in 1951 to 73.5 per cent in 1961. Commercial farms accounted for 86.6 per cent of the total farm land area and 88.3 per cent of the capital value of land, buildings, machinery and livestock on all farms in 1961.

Canada, like a number of other countries, has federal legislation designed to give price stability to the marketing of farm products, and to provide protection for farm co-operatives and producer marketing boards.

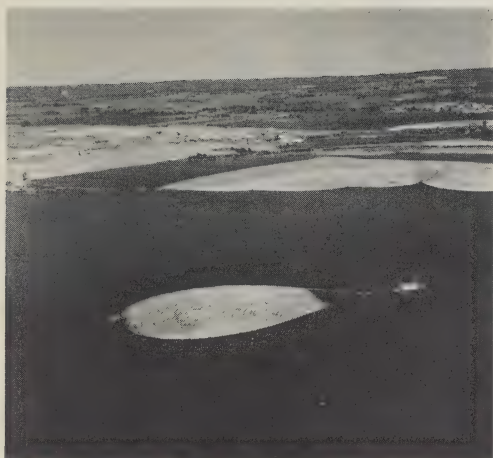
Farm workers are not eligible for unem-

ployment insurance and are not covered by legislation governing hours of work. Workmen's compensation is available to them in nine provinces; however, since it is optional for a farm employer to provide workmen's compensation for his workers, the employee should find out from the farmer whether or not this compensation coverage has been arranged for.

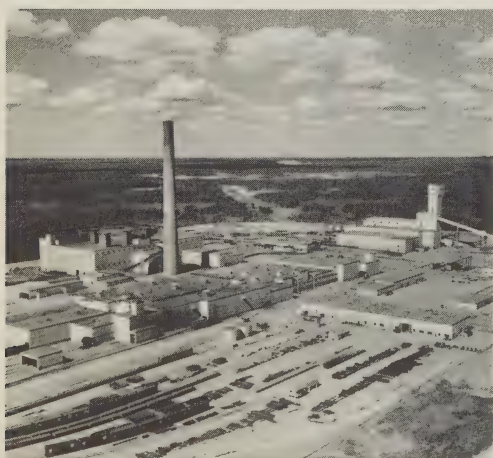
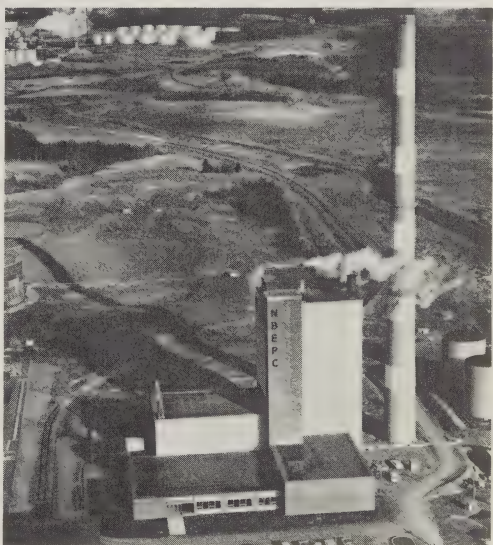
The Canadian Farm Credit Corporation, whose headquarters are in Ottawa, provides (for those who meet requirements) long-term mortgage loans to farmers for the purpose of starting farms or improving the ones they already own. Loans are also available through Farm Home Improvement and provincial farm loan schemes, the terms of which vary.

Information about farming in Canada may be obtained by writing to the federal Department of Agriculture, Ottawa, or to the provincial departments of agriculture, usually located in the capital city of each province. The departments of agriculture, in addition to answering specific questions, provide a wide range of bulletins, usually free of charge, on agricultural subjects. In addition, the Department of Labour, Ottawa, provides information on farm labour and farm working conditions.

Prospective emigrants may address farming enquiries to the Department of Citizenship and Immigration in Ottawa or to the regional settlement supervisors.



Top left: A log boom on Lake Superior. An enormous annual volume of pulpwood is moved in this fashion along waterways to pulp and paper factories. Top right: A 470-acre synthetic rubber plant, Sarnia, Ontario, produces almost 10 per cent of the world's chemical rubber. Centre right: Thermal generating station, East Saint John, N.B. Scheduled generating capacity in 1966, 162,500 k.w. Bottom left: Nickel smelting plant, Thomson, Manitoba, site of the second largest nickel deposit in the world. Bottom right: A view of an oil refinery, Edmonton, Alberta, a region of intensive development and exploration of oil deposits.



LETTRE NO 5
AVRIL 1964

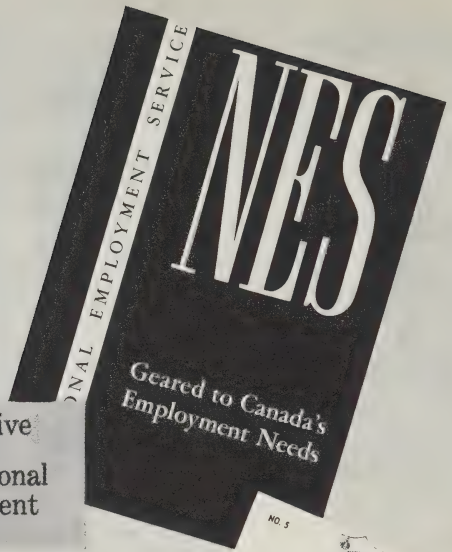
SERVICE NATIONAL DE PLACEMENT

Actualités*

le marché du travail

- * faits
- * statistique
- * tendances
- * commentaires d'intérêt g

Executive and Professional Placement



NO 5

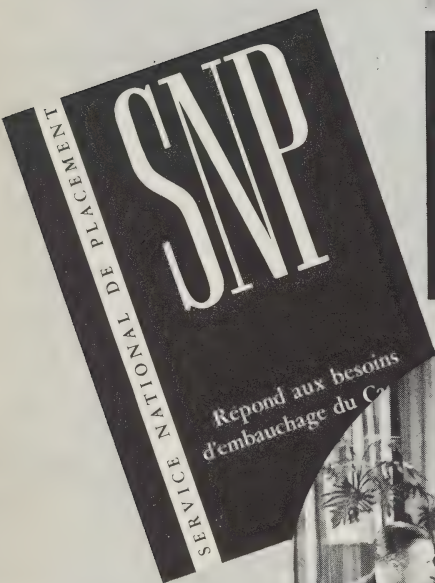
APRIL, 1964

National
Employment
Service

Newsletter*

the labour market

- * facts
- * figures
- * trends
- * views of general interest



Offices of the National Employment Service are located in more than 200 principal towns and cities across Canada as a free public employment service for all residents of Canada.

Finding a Job

Government and certain private services are available to help the immigrant find a suitable job. Many occupations may call for somewhat different qualifications from those required in other countries. Those who wish to go into business for themselves should enquire about credit arrangements and licensing. Please refer to information at the end of this Chapter.

EMPLOYMENT SERVICES

There are several different agencies through which a person may find out about available jobs in Canada, but the major agency is the National Employment Service.

National Employment Service

The National Employment Service, with more than 200 offices across the country, is a free public employment service maintained by the federal government for all residents of Canada.

At the National Employment offices workers apply for jobs and employers look for employees. The offices of this country-wide employment service are in frequent contact with each other so that if workers cannot be found in one part of the country other employment offices will be advised of this fact. In this way, job seekers learn of opportunities in other parts of Canada as well as in their own district. The National Employment Service also maintains officers in the United Kingdom to serve Canadian employers seeking workers in the United Kingdom, and United Kingdom residents interested in or seeking employment in Canada.

Service for Executives and Professionals.

The National Employment Service offices provide special services for particular groups of workers including job-seekers in the executive and professional categories. Reference should also be made to the latter part of this Chapter for other information of a general nature concerning professional employment. Most organizations of professional persons also have advisory placement services and are in a position to evaluate the qualifications of persons outside Canada.

OTHER EMPLOYMENT FACILITIES

In addition to the National Employment Service, immigrants may use the facilities of the Settlement Division of the Department of Citizenship and Immigration. Immigration and settlement officers can offer advice and information to all immigrants, including those who wish to establish their own businesses or to settle on farms.

A number of private agencies, some of a charitable nature, also assist immigrants in finding employment in Canada. Finally, immigrants in common with all other residents, may get in touch with employers on their own initiative or in answer to adver-

tisements for vacant positions appearing in newspapers or other publications.

EMPLOYMENT POTENTIALS

Newcomers to Canada must expect to find conditions of employment different from those in their own country and should not be disappointed if they do not immediately obtain the kind of work in which they are most interested. Canadians are accustomed to moving from their current job to a better one as they see opportunities develop. Many successful immigrants have started in jobs that they knew were below their full capabilities, and have gradually succeeded in finding the kind of employment in which they could realize their full potential.

QUALIFICATIONS

In Canada as elsewhere, many jobs require special training and proof of competence. *The greatest needs are for professionally qualified persons and skilled tradesmen. Prospective emigrants with European qualifications as professionals or skilled workers should investigate Canadian requirements so as to form a clear idea of what will be needed to facilitate employment in Canada.* In addition, some general qualifications are important when a newcomer looks for a job in Canada, and these are discussed below.

Language

Ability to speak English, or French if the newcomer settles in a French-speaking community, is essential in many occupations. Use of one or both of the official languages is a very important qualification for those immigrants whose native language is neither English nor French. In hazardous occupations, of course, a knowledge of the appropriate language becomes vital, for the worker must be able to understand the safety instructions and the protective measures provided by the employer. Ability to speak English and French is also an important qualification in occupations involving contact with the public, e.g., telephone operators, receptionists in hotels, business establishments, etc. There are, of course, a number of occupations (i.e.,

stenography, reporting, writing, teaching) in which this requirement may sometimes be a prime qualification.

Anyone contemplating emigration to Canada who does not know English or French would therefore *be well-advised to start learning one or both of these official languages of the country* before leaving their present homeland. Once they have arrived, immigrants who wish to continue their studies will find that language courses are available, usually at night school, in major communities across Canada either entirely free of charge or for a small fee. It should be noted that languages, other than English or French, are also practical assets in certain occupations in which translating and interpreting are important requirements. Of course, the potential demand in this field tends to be concentrated in large urban centres and is influenced by the kinds of industries and other businesses existing in one centre or another.

Experience

Previous work experience is an asset when it is related to the type of work which the immigrant is seeking in Canada.

General business knowledge, administrative experience and experience in dealing with different kinds of people are, of course, useful in almost any work. On the other hand, a knowledge of particular machine methods or specific industrial processes may not be as useful in Canada as in the immigrant's country of origin because of different methods and standards. An immigrant possessing outstanding manual skill may find that the operation which he was able to perform skilfully by hand in his former country is done entirely by machine in Canada. Nevertheless, familiarity with the skills of almost any of the traditional trades will be very useful.

Age and Sex

In Canada, as in a number of other industrialized countries, the older worker can be at a disadvantage when applying for a job in competition with younger applicants. *For recent immigrants, who may already*

be at a disadvantage when competing with Canadian citizens because of their lack of knowledge of the language or of Canadian customs, the factor of age could be a deciding one.

There are many reasons, some based on prejudice, why the older worker sometimes has more difficulty in finding employment than the younger. For one thing, young people are generally preferred to older people because they can be hired at a lower initial salary and then trained to suit the wishes and plans of the employer. In addition, young persons are considered to be more versatile and quicker in their work than older persons. On the other hand, *there is increasing recognition of the fact that the older worker has many qualities to offer such as skill, dependability and maturity of judgment* and that there is no relationship between age and whether or

not a person is a good employment risk. In recent years the federal Department of Labour and the National Employment Service have done much to convince employers of the advantages in hiring older workers.

Theoretically, all occupations are open to workers of both sexes. In practice, however, women are more likely to find employment in the occupations traditionally performed by women in Canada, i.e., clerical (including stenographic) operations, service and sales occupations, teaching and nursing. In the manufacturing industries, textiles and clothing establishments and manufacturers of electrical supplies are the largest employers of women. Some of the jobs commonly considered "women's jobs" are also among the lower-paid occupations in the country.

Although some difficulties still exist re-

An aerial view of the city of Edmonton, capital of Alberta.





An aerial view of the city of Winnipeg, capital of Manitoba.

garding the employment of women in occupations not considered to be women's jobs, well-trained women are making headway even in predominantly male occupations. Since the Second World War, employers have been much less reluctant to employ married women and large numbers of them are now working in many occupations.

Canadian Citizenship

There are a number of positions in Canada for which one of the conditions of employment is that the applicant must be either a Canadian citizen or a British subject. These are largely jobs at certain levels in the public service. Only in rare instances do private employers – and they employ by far the greatest number of workers in the country – require Canadian citizenship as a condition of employment.

Personal Qualities

In addition to any other qualification, employers in Canada, as elsewhere, require certain basic personal qualities of a candidate for a job. These qualities and their relative importance vary with the type of job. It is important for the immigrant to recognize that as far as general qualities such as, mental alertness, good judgment, and dependability are concerned, he will be competing with Canadian citizens who are more familiar with working conditions in Canada. In instances where other qualifications are equal, therefore, whether or not an employer selects an immigrant over a Canadian citizen will depend on the degree of the personal qualities that he is convinced the immigrant possesses. Furthermore, the immigrant's success in the job and rate of promotion will de-

pend on his job performance which will involve, to a considerable extent, a demonstration of these personal qualities.

The Worker's Attitude

The immigrant at the beginning may have to undertake work which is unfamiliar to him. Whether he is happy or unhappy in his work will be largely determined by his attitude towards his job. *As a general rule immigrants should not expect to begin at the top in their line of work and, above all, they should not expect to find the best jobs immediately.* Even men of outstanding ability may have to wait awhile before their ability is recognized and rewarded. The best advice to immigrants in this connection is: *Do not expect too much of your new job at the beginning. Take any kind of work, if necessary, and work hard at it.*

At the same time watch for openings in which your ability or knowledge would be better utilized and be ready to take advantage of them.

Seniority

Collective agreements between labour unions and employers in Canada usually contain provisions relating to seniority rights, except in industries which experience major seasonal fluctuations in employment such as construction and logging. These provisions, as a general rule, recognize the worker's length of service with the employer in the case of such matters as layoffs, rehiring following layoffs, promotions, and choice of vacations.

Newly employed workers, whether immigrants or Canadian citizens, should acquaint themselves with their employer's

A view of the city of Montreal, province of Quebec.



seniority policy. In cases where seniority is recognized as a major factor in determining which workers will be laid off, or rehired or promoted, the newly-arrived immigrants should realize that they are at a considerable disadvantage when compared with workers who have been in the employ of the firm for many years.

THE SKILLED AND TECHNICAL WORKER

Non-professional workers make up the largest proportion of the labour force in Canada — about 92 per cent. This percentage is sub-divided as follows: skilled workers, 17 per cent; white-collar workers, 29 per cent; other miscellaneous skilled occupations, 15 per cent; semi-skilled and unskilled occupations, 31 per cent. Most are wage or salary earners; the rest are in business for themselves.

Education and Training

In large segments of the Canadian industry, the pattern of occupations has changed from one in which education and training played a relatively small role to one in which there is a growing demand for more workers with higher and higher levels of skill and technical knowledge.

The need for a good basic education has already become a matter of much greater immediate importance to applicants in an increasing number of occupations. Even if at the beginning the worker finds that his educational qualifications do not apparently profit him directly or immediately, he will later discover that they will reinforce his ability to get ahead more quickly in the changing world of work. *Authorized* copies and/or translations of school and other certificates *may* be very useful to the immigrant when he arrives in Canada.

Because of the outstanding developments in technology and mechanization in Canada during recent years, the immigrant will find that a good background of technical knowledge, obtained through experience or formal technical training, is of great value. Immigrants will be well advised to bring with them evidence of training received and of courses completed.

Certification

In a number of skilled trades in Canada persons are required to obtain a certificate of competence *before* being permitted to practise the trade. Usually these are trades that involve a period of apprenticeship training. See Table 17, page 61. Certification may be required by the province in which the person plans to work, or by the municipality, or by both. A person planning to emigrate to Canada, with the aim of working in a skilled trade, should enquire from a Canadian immigration official if certification for his trade is needed in the community in which he intends to settle, whether or not an age limit is applicable, and to what extent his training and experience in this trade will be of use to him in Canada.

Union Membership

In a large section of Canadian industry, membership in trade unions is voluntary. In some industries, a "union shop" agreement is in force, requiring a worker to join the certified union when he is hired. In a much smaller group of industries, the "closed shop" type of agreement may be in force, and a worker must be a qualified member of his trade union in order to find employment in the field of his occupational skill.

Some craft unions require evidence of an applicant's competence before admitting him to membership. Evidence of having qualified under the provincial regulations for licensing or for competence certificates will, as a rule, be sufficient, although some unions establish competence tests of their own. A new union member must generally pay an initiation fee and thereafter the regular monthly dues. These vary from one union to another and even from one local to another of the same union. The initiation fee may range from \$1.00 to \$25.00 but is usually \$5.00; some, however, may be considerably higher. Membership dues are normally \$1.00 to \$4.00 a month but may again be higher.

Some collective agreements contain clauses providing that union dues will be



A view of the city of Toronto, capital of Ontario, showing a part of the docks and downtown business area.

automatically deducted from the member's pay cheque. For further information regarding union organization, see page 52.

THE PROFESSIONAL WORKER

About 10 per cent of Canada's labour force is composed of professional workers, the term "professional" usually meaning occupations requiring university training or specialized training above the secondary school level, and considerable work experience.

Many professions in Canada have professional associations and it is necessary for persons practising in those professions to belong to an appropriate provincial association. Usually, the associations are autonomous provincial organizations with provincial jurisdiction. Such associations often

group together in the form of a national body which does not, however, exercise any authority in provincial matters. In some provinces, the licensing of professional persons for work in the province is controlled by the respective professional associations. A person wishing to practise a given profession, therefore, must apply for a licence from the professional association in the province in which he may wish to practise. However, this is not necessary for all professions. In the individual occupations discussed below, it will be indicated in each case if a licence from a professional organization is required.

Professional persons coming to Canada from other countries may not be able to obtain positions in their specializations immediately. It will, of course, be an advantage if they have a good knowledge of



An aerial view of Vancouver, British Columbia, the busiest port on the West Coast of North America.

English, or of French if they expect to work in French-speaking communities. They will also be well advised to become acquainted as soon as possible with local customs, business methods, economic conditions, and laws and regulations.

Newcomers to Canada with professional training can often be employed immediately if jobs are available and a fully qualified Canadian professional takes responsibility for their work. They usually cannot work on their own account before meeting the requirements of the professional association concerned, which may necessitate additional formal training, a term of work experience, and examinations. Doctors, dentists, and lawyers, on the other hand, cannot take positions in their respective fields until they have fulfilled certain requirements. These include additional formal training, a term of work experience,

and examinations. Doctors may, however, work as assistants and internes, and lawyers as clerks in law offices.

The requirements to be fulfilled for the practice of a number of selected professions are outlined below. Pamphlets setting out the requirements of a number of professional occupations may be obtained from the Department of Citizenship and Immigration, and from the National Employment Service.

Accountants

With the exception of the provinces of Nova Scotia, Prince Edward Island, Quebec and Ontario, the right to practice in Canada as public accountants is not restricted. In each of the named provinces certain qualifications have to be met and authority to practise therein obtained from a con-

trolling or licensing body. The principal professional organization of accountants is the association of chartered accountants. Further information may be obtained from The Canadian Institute of Chartered Accountants, 69 Bloor Street East, Toronto 5, Ontario.

Bookkeepers are not classified as professional and do not require certification. They can take jobs immediately if openings are available and their qualifications meet the requirements of the individual employers.

Agrologists

A university degree in agriculture or its equivalent is needed to practise agrology in Canada. In all provinces, except Newfoundland, membership in the Provincial Agrologists' Institute is normally a requirement. New Canadians are considered for mem-

bership on an individual basis, according to their qualifications. Information may be obtained from the Agricultural Institute of Canada, 176 Gloucester Street, Ottawa, Ontario.

Dentists

In general, immigrants who are graduates from European dental schools and who wish to practise in Canada are required to attend an approved dental school in Canada for periods which vary from province to province, and to graduate from that school. In some provinces the applicant must be a Canadian citizen, or have resided in Canada for a specified period of time. In addition to the above requirements, all applicants before they can obtain a licence must pass the examination set by the National Dental Examining Board or by the dental board of the province in which

An aerial view of Saint John, New Brunswick, showing a part of the city's harbour.



they plan to practise. British dentists with a B.D.S. degree are recognized in six provinces without attendance at a Canadian dentist's school. Further information may be obtained from the Canadian Dental Association, 234 St. George Street, Toronto 5, Ontario.

Engineers

In Canada an "engineer" is a graduate in engineering from a recognized university, or a member of a professional engineering association. No one may legally call himself a "professional engineer" or use any title or designation which implies that he is a "professional engineer" unless he is registered with the Professional Engineering Association in his province. Requirements for registration vary somewhat from province to province but generally include graduation in engineering from a recognized university or the equivalent, two years of appropriate experience after graduation, residence in the province in which application for registration is made and a certificate of good character.

The provincial associations recognize a substantial number of engineering degrees from universities in all parts of the world. Those who do not hold such a degree are required to pass written examinations before being granted registration. Definite rulings on individual cases are obtainable only after the applicants have become residents of Canada, although a prospective immigrant may be informed prior to his arrival in Canada whether or not his qualifications are recognized at the time of his enquiry.

Detailed information may be obtained from the Canadian Council of Professional Engineers, 116 Albert Street, Ottawa, or from the provincial associations of professional engineers.

Enquiries about engineering prospects in Canada may also be directed to the Engineering Institute of Canada, 2050 Mansfield Street, Montreal, Quebec, or to one of its branches located in principal cities and towns across the country. The Engineering Institute includes among its functions the publication of technical information and

the promotion of research in the field of engineering.

Engineers coming to Canada from other countries will probably be able to obtain employment within a reasonable time, particularly if they are recent graduates in engineering. When jobs are available, they can be employed immediately in a variety of engineering tasks if a properly licensed engineer takes responsibility for the work done. Generally speaking, newcomers would be well advised to take employment with a firm or an individual employer for a period of time rather than seek to become self-employed immediately.

Foresters

To obtain a forester's position in Canada usually requires a bachelor's degree in forestry or a related science. In the case of research work, some positions require post-graduate degrees at the master's or doctor's level, or equivalent related experience.

Generally speaking, membership in a professional association is not a prerequisite for the practice of forestry in Canada; however, four provinces (New Brunswick, Quebec, Ontario and British Columbia) have legislation covering professional foresters. In all four provinces, foresters who are not members of the professional organization may obtain employment in forestry but may not be eligible to hold certain top level positions. To obtain more specific details about the regulations in these four provinces the applicant should, before emigrating to Canada, communicate with the Canadian Institute of Forestry, MacDonald College P.O., MacDonald College, P.Q.

Lawyers

Admission to the Bar in Canada is governed by the law society of each province, which requires the newcomer to pass Canadian law examinations. Most law societies also require that a candidate be a Canadian citizen or a British subject.

Because of similarities in legal practice in Canada and Britain, British lawyers will usually have less difficulty in meeting the requirements established by the various



Downtown Ottawa, federal capital of Canada, showing the Houses of Parliament, upper left.

provincial law societies. European lawyers, however, are required to undertake additional legal training in order to qualify in Canada.

Additional information concerning the practice of law in Canada may be obtained from the Secretary of the Canadian Bar Association, Mr. Ronald C. Merriam, Q.C., Royal Bank of Canada Building, Ottawa, Ontario.

Nurses

General hospitals in Canada usually employ only nurses who are registered with the provincial registered nurses' associations. In the provinces of Quebec, Prince Edward Island, Newfoundland and Manitoba, a person is not permitted to practise without being registered and without having obtained a licence from the province.

In the other provinces of Canada, a person (male or female) may practise as a nurse but not as a registered nurse, unless holding the qualifications required for registration. It is customary for nurses to work at a slightly lesser rate of salary until they qualify for registration.

A nurse planning emigration to Canada should, therefore, first find out whether or not she is eligible to qualify for registration in the province in which she intends to practise. For nurses from Britain, the qualifications required usually include current state registration and the possession of Part 1 of the Central Midwifery Board Certificate. Among the requirements for nurses from other countries are graduation from a recognized school of nursing after sound training in general nursing, including an accepted course in midwifery or obstetrics and in most provinces, some experience in

paediatrics; current registration with an established nurses' association, if one exists in the country in which the nurse received her training; and a working knowledge of English or French.

Additional information may be obtained from the Canadian Nurses' Association, 74 Stanley Avenue, Ottawa, Ontario.

Optometrists

To practise optometry in Canada it is necessary to obtain a licence by applying to a provincial association of optometrists. For newcomers the requirements include proof of formal education and professional training equivalent to that of graduate optometrists in Canada. Further information may be obtained from the Canadian Association of Optometrists, 83 Bloor Street West, Toronto 5, Ontario.

A newcomer planning to practise in Canada should make enquiries from the association of optometrists of the province concerned, or from the Canadian Association mentioned above.

Pharmacists

A pharmacist coming to Canada will have to meet the academic and practical training requirements of, and pass the examinations approved by, the Pharmaceutical Council of the province from which he expects to obtain a licence to practise. Enquiries may be addressed to the Canadian Pharmaceutical Association, Inc., Suite 308, 221 Victoria Street, Toronto 2, Ontario, or to the Pharmaceutical Council of the province concerned. Pharmacists may work under supervision before being registered. A period of residence is required before one can be registered, e.g., Ontario, six months.

Physicians and Surgeons

The registration of medical practitioners is a provincial rather than a national responsibility and every province has a medical council authorized to decide upon the suitability of candidates for such registration. Some of the councils have power to accept without examination certain classes of can-

didates qualified in Great Britain, but otherwise examinations are usually imposed. The provincial medical councils may hold the examinations themselves, but for the most part this is done by the Medical Council of Canada, 77 Metcalfe Street, Ottawa, Ontario. Exams are held twice a year, in the spring and autumn.

In order to obtain the "enabling certificate" offering admission to the examinations of the Medical Council of Canada, the candidate must fulfil the requirements of the provincial medical council, which in some cases may include further study, or hospital service, or examination in the basic medical subjects such as anatomy, physiology, biochemistry, pathology, bacteriology, and pharmacology. The examinations may be taken in either English or French. The Council qualification renders the holder eligible for registration by the provincial medical council which furnished his enabling certificate, although not necessarily by the others, unless he meets their own standards of suitability. The province of Quebec requires Canadian citizenship before granting registration.

Physiotherapists

Licensing in Canada is a provincial responsibility but as a rule provincial authorities rely on the Canadian Physiotherapy Association to investigate individual applicants trained outside the country. Generally, applicants qualified from accredited schools in Great Britain, New Zealand, Australia and South Africa are accepted. Physiotherapists trained in some foreign schools may be admitted through special examinations if their training meets Canadian standards.

Persons proposing to emigrate with a view to practising physiotherapy in Canada should write to the Canadian Physiotherapy Association, 64 Avenue Road, Toronto 5, Ontario, stating in detail their qualifications and enclosing copies of certificates.

Scientists (Pure and Natural Sciences)

Professional persons who have specialized in sciences such as chemistry, physics,

mathematics, or biology, do not usually have to obtain special licences or join professional organizations before practising. Applicants, whether newcomers to Canada or Canadian citizens, are hired, when jobs are available, on the basis of their academic qualifications, work experience, demonstrated ability and other personal characteristics. Enquiries about opportunities and activity in scientific research may be directed to the National Research Council, 100 Sussex Drive, Ottawa, Ontario.

Teachers

Qualifications required for teaching in Canada vary from one province to another. Teachers trained outside Canada must, therefore, refer their qualifications to the Registrar of the Department of Education of the province in which they seek employment. The provincial registrar is also in a position to provide information on opportunities for employment within the province, although the actual hiring of teachers is done by local school boards in cities, towns or municipalities. The job vacancies are usually advertised in the local newspapers during the spring, and the enquiries regarding jobs should be made at that time. Once the teaching jobs are filled for the fall season a teacher may have to wait another year before securing employment, although a few openings are usually advertised in November and December for appointment January 1.

To teach in elementary schools a teacher is usually required to have had junior or senior matriculation (depending on the province), and, in addition, a year at a

recognized teachers' training institution. A teaching certificate or letter of standing is issued by the provincial Department of Education upon proof of adequate qualifications.

Requirements for teaching in a secondary school usually include university graduation with a bachelor of education degree, or a degree in some other specialization plus at least one additional year at a teachers' college.

Teachers at the university or college level are not normally required to have a teacher's certificate. They are directly hired by the university or college on the basis of their ability, education, and experience. Fluent knowledge of English, or French if the teacher wishes to work in French-language universities, is of course essential.

Additional information regarding the teaching profession may be obtained by writing to the Canadian Teachers' Federation, 444 MacLaren Street, Ottawa, Ontario.

Veterinarians

Veterinarians must be graduates in veterinary science from an accredited university, and must become members of the veterinary association of the province in which they wish to practise. This, however, is only one of the conditions regulating admission to practise. Other conditions vary somewhat from province to province.

For more details see Canadian Occupations Bulletin #2 "Veterinarians", obtainable from the Economics and Research Branch, Department of Labour, Ottawa, Ontario.



Considerable encouragement is given to highly qualified people and skilled workers who are competent to develop small business operations.

Persons in Business for Themselves

The phenomenal post-war growth of industrial centres, and the intensive development of urban and suburban areas, now so common in many parts of the world, are no less typical of Canada. These influences not only sustain the need for more small businesses in the expanding local economies of densely populated districts, but also stimulate the need for small businesses in fringe areas, and in towns and villages too small to support large enterprises. Moreover, the post-war construction and extension of new highways between new and older industrial centres have tended to encourage the economic growth of small communities adjacent to the new lines of communication.

CANADIAN SMALL BUSINESS

The small business occupies an important place in everyday life largely because it can be adapted to meet the local needs of a particular community. They play a significant role in a local economy by emphasizing some special feature—location, personal attention, new or unusual products and services.

An increasing number of people in Canada are going into business for themselves, at a rate roughly corresponding to the influences of population increase and urban, suburban and rural area development.

Many are professional people or skilled tradesmen and many others provide services as business consultants, financial advisors, real estate salesmen, painters, stonemasons, electricians, plumbers, barbers. Farm operators are nearly always farm owners in Canada, and most retail stores and small manufacturing establishments are owned and directly operated by the proprietors.

Persons in foreign countries, who are

interested in emigrating to Canada to establish a small business enterprise, should contact the nearest office of the Canadian Government Immigration Service or the Canadian Government Trade Commissioner, or write to the Department of Citizenship and Immigration, Immigration Branch, Ottawa. The Immigration Branch maintains experienced officers whose functions are to advise newcomers to Canada who wish to set up their own enterprises.

Information regarding the setting up of a business may be obtained from the municipal clerk of the city or town in which the prospective businessman wishes to establish himself, or from the National Employment Service, the Department of Citizenship and Immigration, the Department of Trade and Commerce, the provincial government industrial development departments, the chartered banks, or the local chambers of commerce or trade associations.

In some localities, a licence is required before a new business can be established.

The city clerk and the local immigration office can usually furnish the necessary information regarding licences. The local office of the National Employment Service will provide information on licences for unemployment insurance.

Representatives of the federal Department of Trade and Commerce abroad and in Ottawa provide a wide range of information and services to prospective, as well as established, businessmen.

Various trade and industrial associations, such as the Canadian Manufacturers' Association, will supply information on request. Lists of these associations and their addresses, as well as the addresses of government departments, may be found in the *Canadian Almanac*, usually available at Canadian immigration offices and Trade Commissioner Service of Canadian Embassies or Consulates.

Financing a Business.

Borrowing for business purposes is well organized in Canada and businessmen may obtain funds from several sources, according to the purposes for which they intend to use them.

The federal Government encourages the provision of financial assistance for small businesses through two programmes: the Small Businesses Loans Act and the Industrial Development Bank.

Small Business Loans Act

The purpose of the Small Business Loans Act is to enable small businesses to improve or extend their premises and equipment by means of medium-term, Government-guaranteed loans from the chartered banks.

Applications for these loans may be made to any branch of a Canadian chartered bank. The decision for granting a loan falls within the sole discretion of the bank.

For the purposes of the Act, a small business is defined as a business enterprise whose gross revenue does not exceed \$250,000 for the fiscal period in which the loan is made. The enterprises which may borrow under the Act are those which are carrying on business in Canada for profit

and whose main activity is manufacturing, wholesale or retail trade, or the provision of services. The traditional professions are excluded but services to business management, such as consultant services, are included.

The maximum loan available under the Act is \$25,000, although the individual proprietor may have more than one loan, provided that the total amount outstanding on all his business improvement loans does not exceed \$25,000. The loan is repayable at a rate of interest not exceeding 5½ per cent per annum, simple interest.

Loans made under the Small Business Loans Act must be for the purposes of financing the purchase, installation, renovation, improvement or modernization of fixed or movable equipment, for the improvement or, if necessary, relocation of premises. Loans for use as working capital are not made under the Act.

The bank making the loan must take security on the equipment or real or immovable property to be purchased with the loan, as well as a promissory note for the full amount of the loan. The terms of repayment are entirely at the discretion of the bank up to the maximum of ten years.

Industrial Development Bank

If one does not qualify for a loan under the Small Business Loans Act, enquiries should be addressed to the Industrial Development Bank.

The Industrial Development Bank, a subsidiary of the Bank of Canada, was incorporated in 1944 to provide loans to industrial enterprises where financing is not available at reasonable rates through other recognized lending organizations.

Loans from the Industrial Development Bank are available to help with medium-term financing for the expansion or reorganization of existing premises and the launching of new business.

Other Sources of Business Financing

There are many other sources which, in appropriate circumstances, share in the financing of individual enterprises. A num-

ber of the provincial governments have established funds to promote the development of various types of enterprises. Some municipal organizations have financial resources for such purposes and, finally, there are a number of private individuals and investment companies with funds available for investment.

Short-Term Loans

Everyday working capital for wages and materials is usually secured from the chartered banks on a short-term basis, usually one year or less.

The chartered banks of Canada are the primary source of short-term loans, usually for less than a year. They provide a safe and convenient service for depositors and borrowers. Branch banks are located throughout the country, one branch for every 3,400 Canadians, providing a greater service to the public than may be found in any other nation. Rates of interest fluctuate from time to time and also vary slightly according to the type of security offered.

In addition to the chartered banks there are other types of savings banks in Canada: trust and loan companies, the government Post Office Savings Bank, provincial savings banks and credit unions. Credit unions and finance companies usually handle more personal loans than business loans.

Sources of Information — Publications

It would be impossible in the space available in this booklet to provide a comprehensive background to the establishment and operation of small businesses in Canada, but five publications, briefly described in the following paragraphs, should be of considerable assistance to the prospective emigrant whose skills and resources encourage him to investigate the prospects of starting a business in this country. The addresses from which these publications may be obtained are listed in the Bibliography at the end of this booklet.

The first publication, *How to Run a Small Business*, covers all types of business and forms of organization, and deals with

such vital subjects as laws and regulations, records and accounts, insurance, location and uses and sources of credit. *How to Run a Small Business* presents authoritative and lucidly written information, based on many years of research experience by the federal Department of Trade and Commerce.

Another publication, *Federal Services for Business*, gives a somewhat more formal arrangement of data to help Canadian business make use of the assistance which can be obtained. It describes the advisory and information services which exist in the departments and agencies and indicates where enquiries for further information should be made. Lists of selected government publications are also included. More comprehensive descriptions of the organization and the scope of the departments and agencies referred to in *Federal Services for Business* and other matters pertinent to financial assistance and industrial and business enterprises are included in the *Canada Year Book*. The three foregoing publications may be regarded as invaluable sources of reference.

A great many other business books, of course, are published every year by Canadian publishers and these are listed in *Canadiana*. One recent publication, *The Canadian Business Handbook*, is an interesting example. It contains a wide variety of well organized information about Canadian business procedures and practices, and innumerable facts about the day-to-day routine operations of a business.

Small Businesses and Management Training

By general definition 90 per cent of all businesses in Canada are small and, for example, 40 per cent of all non-agricultural employment is provided by establishments having 15 employees or less.

A pamphlet entitled *Here's Something for Small Business!*, prepared by the Technical and Vocational Training Branch of the Department of Labour, Ottawa, provides an outline of the courses and the addresses of provincial superintendents of small business training.



A weather-sheltered, air-conditioned shopping plaza, free of motor traffic, characteristic of a rapidly growing new architectural trend in modern shopping centres.

Wages, Salaries and Earnings

Wages and salaries are relatively high in Canada. Even when the cost of living is taken into account, earnings provide a higher standard of living than is generally the case in many other countries. Average weekly earnings vary in different regions of the country. Income tax for wage and salary earnings is usually deducted from the pay cheque.

EARNINGS AND THE COST OF LIVING

The cost of living in Canada, as measured by the consumer price index, has risen fairly steadily since the end of the Second World War. At the same time, however, earnings of Canadians have risen, and at a faster rate.

For example, the Consumer Price Index for December 1964 was 136.8 while in 1956 it was 120.3. This represents the percentage increase in cost of goods based on 1949 prices equalling 100. On the other hand, the index of average weekly wages and salaries for the same period was 199.5 as compared with 153.9.

EARNINGS IN CANADA AND OTHER COUNTRIES

The wages and salaries of Canadian workers are high when compared with those received in most other countries. For example, in December 1964, average weekly wages and salaries of workers in nine leading non-farm industries in Canada were \$85.70. At the rates of exchange then prevailing, this

would amount to approximately £ 28/11/4 in the United Kingdom, 390.8 new francs in France, 317.1 DM in Germany, and 286.2 florins in the Netherlands.

These comparisons can be quite misleading, however, because the prices of consumer goods and services in Canada are considerably different from those of other countries. Table 9 lists a few selected consumer goods and services, with their Canadian prices. The prospective immigrant to Canada should compare these prices with those for the same goods and services in the country or locality where he now lives, so as to form some impression of the relative levels of the cost of living. In December 1964, the value of the Canadian dollar in different currencies was:

United Kingdom.....	6s. 8d.
France.....	4.56 francs
Germany.....	3.70 DM
Netherlands.....	3.34 florins
Denmark.....	6.44 krone
Sweden.....	4.79 krona
Norway.....	6.66 krone
Italy.....	581.40 lire
Finland.....	2.98 markka

TABLE 9—AVERAGE RETAIL PRICE AND SOME PRICE RANGES FOR
SELECTED CONSUMER GOODS AND SERVICES IN CANADA,
DECEMBER 1964

ITEM	AVERAGE PRICES \$	PRICE RANGE \$
CLOTHING		
Men's wear		
Oxfords, Goodyear welt, calf upper, leather outsole . . .	17.50	14.00 - 20.00
Oxfords, Goodyear welt, composition outsole	11.50	8.00 - 14.50
Overcoat, all-wool, some hand tailoring	74.50	58.00 - 95.50
Slacks, Dress, all-wool	18.50	15.00 - 23.50
Slacks, Dress, rayon	9.50	7.00 - 14.50
Socks, Anklet, nylon	1.25	.59 - 1.59
Suit, all-wool, worsted	65.00	46.00 - 83.00
Women's wear		
Hose, nylon, circular knit, 400 needles, 15 denier, manufacturers brand, nationally advertised	1.50	1.05 - 1.63
Hose, same type as above except not nationally advertised or store brand	1.10	.77 - 1.37
Street Dress, 1 piece, cotton	11.50	9.00 - 16.00
Street Dress, 1 piece, rayon or rayon blends	23.00	20.00 - 30.00
Street Dress, 1 piece, rayon or rayon blends	14.50	11.00 - 20.00
Street Shoes, pumps, calf, kip or kid, leather outsole . .	11.00	9.00 - 14.50
Street Shoes, slip-lasted (California), casual, closed type, wedge heels	7.50	5.00 - 10.50
Winter Coat, all-wool, 16 to 18 ounces per yard, good workmanship, some hand detail	76.50	60.00 - 95.50
Winter Coat, all-wool, 16 to 20 ounces per yard, fair workmanship, all machine sewn	45.00	31.00 - 63.50
FOOD		
Cereal products		
Bread, plain, white, wrapped, sliced, pound . . . . .	.18	Small
Flour, white, all purpose, pound . . . . .	.11	"
Dairy products		
Butter, creamery, first grade, pound . . . . .	.60	"
Cheese, plain, processed, half pound . . . . .	.39	"
Milk, fresh, quart . . . . .	.25	"
Fats		
Margarine, pound . . . . .	.30	"
Shortening, pound . . . . .	.37	"
Meats		
Bacon, side, fancy, sliced, rind off, half pound . . . . .	.49	"
Beef, round steak, pound . . . . .	.91	"
Beef, hamburger, pound . . . . .	.48	"
Sausage, pure pork, pound . . . . .	.60	"
Vegetables		
Cabbage, pound . . . . .	.08	"
Carrots, pound . . . . .	.12	"
Potatoes, No. 1, table, 10 pounds . . . . .	.61	"
Soup, vegetable, 10 ounces . . . . .	.15	"
Tomatoes, canned, choice, 28 ounces . . . . .	.32	"
Miscellaneous groceries		
Coffee, medium quality, package, pound . . . . .	.93	"
Eggs, fresh, grade A large, dozen . . . . .	.47	"
Sugar, granulated, pound . . . . .	.11	"
Tea, black, package, half.pound . . . . .	.62	"

TABLE 9—AVERAGE RETAIL PRICE AND SOME PRICE RANGES FOR
SELECTED CONSUMER GOODS AND SERVICES IN CANADA,
DECEMBER 1964

ITEM	AVERAGE PRICES	PRICE RANGE
	\$	\$
FUEL		
Coal, anthracite, ton.....	30.51	Small
Fuel oil, gallon.....	.18	"
Gasoline, grade 2, gallon.....	.41	"
TRANSPORTATION AND COMMUNICATION		
Canadian car, low-priced.....	2,695.00	Large
Street car or bus fare.....	.15	Small
Taxi.....	.65	"
Radio, table model.....	25.50	Moderate
Telephone, individual line.....	5.50	
Telephone, two-party line.....	4.50	
Television set, 17 or 19 inch.....	215.00	Moderate
Television set, 21 or 23 inch.....	325.00	"
OTHER GOODS AND SERVICES		
Beer, dozen, 12 ounce bottles.....	2.30	Small
Cigarettes, package of 20.....	.39	"
Drycleaning, man's suit.....	1.39	"
Drycleaning, woman's dress.....	1.39	"
Household help, per hour.....	1.08	"
Laundry, man's shirt.....	.26	"
Laundry, cotton sheet.....	.21	"
Man's haircut.....	1.35	"
Newspapers, weekly.....	.48	"
Theatre admission, adult (motion picture).....	1.10	"
Toilet soap, bar.....	.14	"

MINIMUM WAGES

All Canadian provinces have minimum wage laws. Minimum wage orders or regulations setting minimum rates of wages apply to workers in almost all industries and occupations, except agriculture and domestic service. Minimum wage rates constitute a floor below which wage rates may not fall. Most workers in Canada receive wages that are considerably higher than the legal minimum.

Except in Prince Edward Island where the only general rate set is for male workers, minimum wage orders apply to workers of both sexes. In New Brunswick, Quebec, Manitoba, Saskatchewan, Alberta and British Columbia, the same rates are set for women as for men. In Ontario, where rates for some workers are being put into effect in stages, all differentials between men's and women's rates will be removed at the

end of 1965. In Newfoundland and Nova Scotia, rates are lower for women than for men.

In New Brunswick, minimum rates are set on an industry basis, one rate having been established for mining, construction, primary transportation, logging and saw-milling, a considerably lower rate for wholesale and retail trade, manufacturing and food processing, and another and lower rate for the service industries.

In six provinces rates vary between urban and rural areas or from one geographical or population region to another. In Ontario, however, such differentials apply only during a transitional period, and a province-wide rate will become effective on December 27, 1965.

From July 1, 1965, workers in industries subject to regulation by the Parliament of Canada (e.g., railways, shipping, air transport, radio and TV broadcasting, banks)

must be paid not less than \$1.25 an hour, the minimum wage set by the Canada Labour (Standards) Code.

Information on minimum wages is contained in an annual bulletin issued by the federal Department of Labour entitled *Provincial Labour Standards*, which sets out the minimum wage rates payable in each of the provinces for experienced and inexperienced workers and the minimum overtime rates set under provincial minimum wage laws. The most recent edition is dated December, 1964.

EARNINGS IN CANADA'S MAJOR INDUSTRIES

The average earnings within each industry depend on the wage rates offered by that industry, whether or not most of the work is performed by skilled or unskilled workers and on the extent of overtime or short-time work in the industry.

Higher earnings in Canada during the past few years have meant an improved standard of living; Canadians are able to purchase more goods with their earnings. This is reflected in considerable increases in the sales of consumer goods of all kinds.

WAGE RATES FOR SELECTED OCCUPATIONS

The wage rates shown in Tables 10 and 11 represent the rates of pay, by the hour, the day, the week or the month, for workers below the level of supervisors. They are based on the annual Survey of Wage and Salary Rates carried out by the Economics and Research Branch of the Department of Labour.

In each occupation, the rate shown is mainly a weighted average for a broad range of wage rates. Wages vary a great deal for the same type of work, depending on local conditions, the experience of the employees, and other factors. It is important for newcomers to Canada to realize that starting wages may be below the rates given in Tables 10 and 11, but that they improve as the worker becomes familiar with Canadian work methods, industrial techniques, customs and language.

Market demands for employees' services as well as for the products of industry vary from one part of the country to another.

Average hourly wage rates are generally highest in British Columbia and in the more highly industrialized areas of Ontario.

Usually higher levels of wages are paid for occupations involving a high degree of skill or for work that is dangerous or unpleasant. However, where incentive bonus or piece-work plans are in effect, semi-skilled workers may sometimes earn more than skilled workers, although their wage rates may be lower.

The amount a worker receives depends on his wage rate or salary, plus bonuses, and on the actual number of hours he works per week. This amount may be increased by payments at premium rates for overtime, off-shift, or statutory holidays.

These differences are reflected in the earnings in various industries, as shown in Table 12. It should be emphasized that these figures are averages for all the employees, whether skilled or unskilled, on the payrolls of the industry.

Weekly earnings are highest, on the average, in the following industries: the manufacture of products of petroleum and coal and of paper products; in mining and public utility operation; and in the manufacture of non-ferrous metal products, chemical products, transportation equipment, and iron and steel products.

In addition to the differences in average weekly earnings between industries, there are differences in average earnings between provinces. These are shown in Table 13. The variation in living costs in some areas is one factor affecting these differentials.

SALARIES AND EARNINGS OF PROFESSIONAL WORKERS

The salaries and earnings of professional people differ according to experience, professional field, place of work and many other factors.

Those seeking employment in professional occupations may expect to receive salaries as shown in Table 14. These are starting salaries for new university graduates at the bachelor and master level.

Each provincial nurses' association recommends a minimum salary scale for various categories of nursing and suggests

TABLE 10—WAGE RATES IN SELECTED OCCUPATIONS IN
CANADA BY INDUSTRY, OCTOBER 1964

Note: For most occupations these figures represent weighted averages within a wide range of rates.

INDUSTRY AND OCCUPATION	AVERAGE RATES IN DOLLARS
Non-office Employees	
Agriculture	PER MONTH
Farm help, male ¹	
with board ²	140.00
without board ²	190.00
Mining*	PER DAY
Miner	
coal, contract ³	19.18
	PER HOUR
gold.....	1.58
iron.....	2.69
metal mining (excluding gold and iron).....	2.23
Manufacturing*	PER HOUR
Production	
Aircraft engine mechanic (aircraft and parts).....	2.24
Cabinetmaker, millwork (sash and door and planing mills).....	1.75
Craneman (primary iron and steel).....	2.50
Craneman, yard (primary iron and steel).....	2.63
Molder, bench (brass and copper products).....	2.04
Operator, still (petroleum and refining products).....	3.17
Patternmaker, metal or wood	
agricultural implements.....	2.57
brass and copper products.....	2.25
iron castings.....	2.36
Shoemaker, cloth and light rubber (rubber footwear).....	1.61
Tool and die maker	
agricultural implements.....	2.71
aircraft and parts.....	2.58
brass and copper products.....	2.27
heavy electrical machinery and equipment.....	2.62
Welder	
aircraft and parts.....	2.29
motor vehicles.....	2.37
Maintenance	
Millwright	
agricultural implements.....	2.43
aircraft and parts.....	2.40
motor vehicles.....	2.70
primary iron and steel.....	2.79
Welder	
agricultural implements.....	2.43
primary iron and steel.....	2.79
Transportation*	RANGE
Sectionman, other than classified yard (railways).....	1.63 - 1.71

(1) The rates shown for farm help were extracted from the Quarterly Bulletin of Agricultural statistics, July-September 1964, Dominion Bureau of Statistics and relate to August 15, 1964.

They do not include Newfoundland for which data are not available.

(2) With board, per day, \$7.00; without board, per day, \$8.70.

(3) Straight-time earnings derived from piece or incentive work.

*Rates valid to October 1, 1963.

Source: Except where otherwise indicated, based on Wage Rates, Salaries and Hours of Labour, Economics and Research Branch, Department of Labour, Canada.

TABLE 11—WAGE RATES IN SELECTED OCCUPATIONS IN CERTAIN CITIES IN CANADA, OCTOBER 1964
NOTE: FOR MOST OCCUPATIONS THESE FIGURES REPRESENT WEIGHTED AVERAGES WITHIN A WIDE RANGE OF RATES

INDUSTRY AND OCCUPATION	HALIFAX AVERAGE RATES \$	MONTREAL AVERAGE RATES \$	HAMILTON AVERAGE RATES \$	TORONTO AVERAGE RATES \$	WINDSOR AVERAGE RATES \$	WINNIPEG AVERAGE RATES \$	CALGARY AVERAGE RATES \$	VANCOUVER AVERAGE RATES \$
Non-office Employees								
PER HOUR								
Construction (buildings and structures only) ¹								
Carpenter.....	2.32	2.73	3.43	3.30	3.15	2.60	2.85	3.34
Electrician.....	2.53	3.00	3.75	3.88	3.20	3.00	3.20	3.80
Painter.....	2.05	2.63	2.75	3.00	2.68	2.30	2.35	3.16
Plasterer.....	2.59	2.93	3.30	3.35	3.20	2.80	2.90	3.25
Plumber.....	2.60	3.05	3.75	3.69	3.35	3.10	2.95	3.47
All Industries*								
Maintenance								
Millwright.....	—	2.35	2.44	2.41	2.63	2.34	2.39	2.64
Tool and die maker.....	2.26	2.47	2.58	2.59	2.70	2.22	—	2.74
Welder.....	2.19	2.27	2.63	2.31	2.63	2.30	2.47	2.63
Office Employees*								
PER WEEK								
All Industries								
Male								
Draughtsman, intermediate.	81.35	100.39	98.09	94.33	95.18	89.73	94.11	99.01
Draughtsman, senior.....	101.81	121.60	117.69	114.36	115.25	101.75	114.13	119.12
Female								
Clerk, senior.....	58.24	75.86	74.50	78.00	77.90	68.09	74.09	73.34
Key-punch operator, senior.	58.36	65.74	67.21	64.78	82.67	57.73	69.24	66.72
Stenographer, senior.....	58.80	69.72	69.46	68.51	72.89	62.15	66.93	66.35
Typist, senior.....	50.00	60.28	61.00	63.28	71.55	55.05	59.50	60.38

¹Prevailing wage rates.

*Rates valid to October 1, 1963.

Source: Based on Wage Rates, Salaries and Hours of Labour, Economics and Research Branch, Department of Labour, Canada.

TABLE 12—AVERAGE WEEKLY WAGES AND SALARIES (GROSS EARNINGS)
IN CANADA, BY INDUSTRY, DECEMBER 1964

INDUSTRY	AVERAGE
Forestry (chiefly logging)	\$ 91.79
Mining	104.51
Manufacturing	88.80
Food and beverages	79.74
Tobacco and tobacco products	80.48
Rubber products	90.94
Leather products	56.65
Textile products (except clothing)	70.11
Clothing (textile and fur)	51.95
Wood products	74.41
Paper products	106.03
Printing, publishing and allied industries	96.33
Iron and steel products	97.64
Transportation equipment	105.37
Non-ferrous metal products	102.68
Electrical apparatus and supplies	92.87
Non-metallic mineral products	92.69
Products of petroleum and coal	135.03
Chemical products	106.72
Miscellaneous manufacturing industries	77.42
Construction	86.40
Transportation, storage and communication	97.26
Public utility operation	108.16
Trade	73.48
Finance, insurance and real estate	85.99
Service	62.45
Average—all industries	85.70

minimum annual increments applicable to each basic salary quoted.

Individual employers or employing agencies may or may not accept these recommendations. In general practice lower and higher rates of salaries are often paid by particular agencies or institutions.

The 1964 recommended salary scales for a staff graduate nurse with basic prepara-

tion only, range from a basic minimum of \$3,420 to \$4,320, and those of private duty nurses from \$12.00 to \$20.00 per day according to the Canadian Nurses' Association.

Teachers salaries are based on various factors such as qualification, experience, area of employment and type of school. In 1963-1964 teachers and principals (of public schools) median salaries in Canada

TABLE 13—AVERAGE WEEKLY WAGES AND SALARIES (GROSS EARNINGS)
IN CANADA, BY PROVINCE, DECEMBER 1964

Newfoundland	\$79.21	Ontario	\$88.78
Prince Edward Island	63.12	Manitoba	78.56
Nova Scotia	68.28	Saskatchewan	82.01
New Brunswick	72.05	Alberta, Northwest Territories	86.37
Quebec	83.38	British Columbia, Yukon	93.20
Canada			\$85.70

excluding the province of Quebec were in elementary schools — median \$4,168; in secondary schools — median \$6,441.

Professional income or fees received from the independent practice of a profession for profit also varied widely. In 1963 a dentist in business for himself averaged approximately \$12,700, a lawyer, \$14,200, a medical doctor or surgeon, \$18,100 and an accountant, \$9,800. Many individuals earn more or less than the figures shown.

Earnings of employed professionals vary by level of education, years of experience, work function and field of employment specialization. Median earnings in 1963 for architects were \$10,000; for engineers, \$9,600; veterinarians, \$8,700; chemists, \$10,100 and foresters, \$8,200.

TAX AND OTHER DEDUCTIONS FROM EARNINGS*

When a worker receives his pay by cheque or cash from his employer, the amount he usually receives is not the full value of his earnings but the amount left after certain deductions. Those deductions are made by the employer; thus they are described as having been made “at source”. They represent instalments for income tax and the worker’s unemployment insurance contributions, and, sometimes, for hospital and medical insurance, pension plans, union fees or other purposes.

Deductions from employees’ salaries and wages for personal income taxes and unemployment insurance contributions are compulsory in Canada. Deductions under the Canada Pension Plan for pensionable earnings will also be compulsory after the 1st of January, 1966 in those provinces which participate in the Canada Pension Plan. Of these the income tax payment is usually the larger, and is discussed below. Other deductions, such as those for union dues, private pension plan payments, and hospitalization are compulsory only in certain industries or in certain provinces.

In addition, some types of deductions are on an entirely voluntary basis. For instance, a firm may have a life insurance plan which an employee may join if he wishes; if he joins he will probably instruct the pay office

*Valid for 1964

of his firm to make a regular deduction from his pay cheque for this purpose.

Deductions from earnings are frequently referred to as “on the check-off”. Thus, there may be a check-off plan for the payment of union dues, or a check-off plan for credit union members to make regular savings deposits by having a deduction made from earnings.

The newcomer to Canada will be concerned mainly with how to recognize various taxes, and with what to do about tax payments, when a decision on his part is involved.

The Canadian tax system is comparatively simple. There are only four major kinds of taxes affecting individuals in Canada: the personal income tax, and the estate tax which are levied by the federal government and certain provincial governments; sales taxes on various commodities, which are levied by the federal, provincial or municipal governments; and a property tax levied by the municipality on home-owners. There are no turnover taxes or capital gains taxes in Canada.

Most people in Canada are more interested in income tax than in some of the other forms of “indirect” taxes since each taxpayer must estimate the amount he is required to pay and since for many it is the largest tax he has to pay. A person is not taxed on the full amount of his income but only on that part of his income which is classed as “taxable income”. As at January 1, 1964, the deductions that may be made from total income to arrive at the amount of taxable income include a basic exemption of \$1,000 for everyone and, in the case of a married person whose spouse does not have income in excess of \$250, an additional \$1,000 exemption.

Persons over 65 years of age are entitled to a further exemption of \$500. An exemption of \$300 is allowed for each child qualified for family allowance (see page 79) and \$550 for each child not qualified for the allowance. Various exemptions are also allowed for dependents other than children. In addition, there is a minimum deduction of \$100 in respect of medical expenses, charitable donations and union dues.

Canada has an old age security tax (see

page 79) of 4 per cent of taxable income or \$120 whichever is the lesser which for simplicity of administration is collected at the same time as income tax. The federal income tax rates are based on the amount of taxable income earned by an individual. For the year 1964, the rate of tax on a taxable income of \$1,000 or less is 11 per cent and this rate increases to 80 per cent on a taxable income of \$400,000 and over. The amount of this federal tax payable may be

reduced for the year 1964 by a deduction of 18 per cent of the basic federal tax to offset a similar amount charged under the provincial income tax acts of most provinces. However, the provinces of Manitoba and Saskatchewan charge individuals a provincial income tax of 24 per cent of the federal tax payable. Added to the federal tax payable there must, of course, be added the old age security tax at the rates stated above.

On the 1st of January, 1962, the federal

TABLE 14—STARTING SALARIES ANTICIPATED BY EMPLOYERS IN CANADA FOR UNIVERSITY GRADUATES IN SELECTED PROFESSIONS, SPRING 1965

DISCIPLINES	MEAN MONTHLY RATE ANTICIPATED	
	BACHELORS	MASTERS
Arts and Science		
General or Pass Course.....	391	441
Honours—Biological Sciences.....	405	—
Chemistry and Biochemistry.....	459	528
Geology.....	465	513
Physics.....	464	511
Mathematics and Physics.....	456	—
Mathematics.....	449	509
Psychology.....	374	475
Economics and Political Science.....	427	—
Sociology.....	370	—
Commerce and Business Administration.....	—	—
(a) General Business.....	426	555
(b) Students-in-Accounts.....	—	—
(1) Engineers.....	400	—
(2) All Others.....	396	—
Engineering		
Agricultural.....	469	—
Chemical.....	472	527
Civil.....	460	—
Electrical.....	468	518
Business.....	461	—
Physics.....	468	520
Mechanical.....	470	520
Metallurgical.....	468	518
Mining.....	487	—
Petroleum.....	462	—
Agriculture.....	432	—
Education.....	424	502
Forestry.....	457	—
Home Economics.....	377	—
Library Science.....	414	—
Pharmacy.....	483	—
Social Work.....	414	—
Physiotherapy.....	347	—

—Not available

Source: National Employment Service, Unemployment Insurance Commission in co-operation with the Pay Research Bureau, Civil Service Commission.

government and nine provincial governments (all provinces except Quebec) entered into tax collection agreements. A person residing in any of the agreeing provinces on the last day of the year is required to file a joint return on behalf of Canada and that province. A person residing in Quebec on the last day of the year is required to file two returns, one for Canada, the other for Quebec.

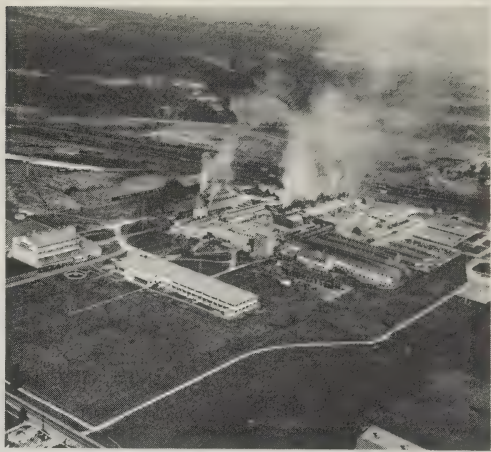
In all provinces except Quebec employers are required to deduct tax (federal and provincial) from salary and wages of their employees and forward the amount monthly to the federal Department of National Revenue. So that an employee may know what he has earned and what taxes have been deducted from his wages during the year,

each employer is required to provide his employees with an information slip in duplicate giving this information. One copy of this slip must be attached to the income tax return filed by the employee based on income received during the year. In Quebec employers deduct federal and provincial tax separately and remit them to the appropriate jurisdictions.

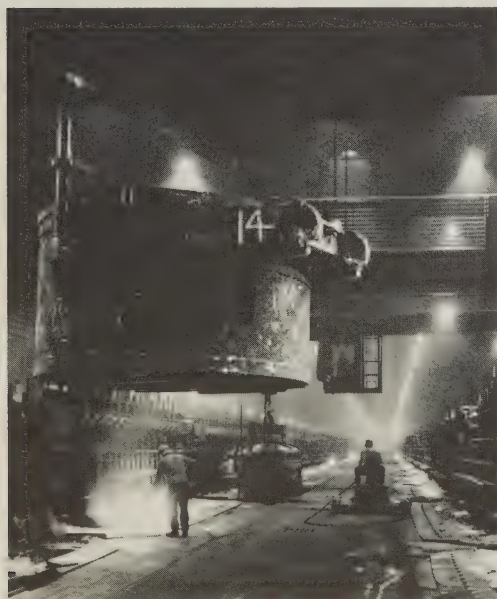
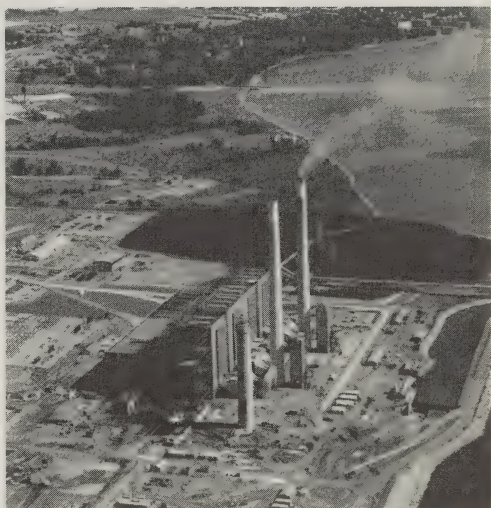
Commencing this year each person on the taxroll for the previous year was mailed personalized income tax return forms showing his name, address and individual number as well as an instruction sheet to assist him in the preparation of these forms. Forms were also available at income tax offices and post offices in the principal centres.

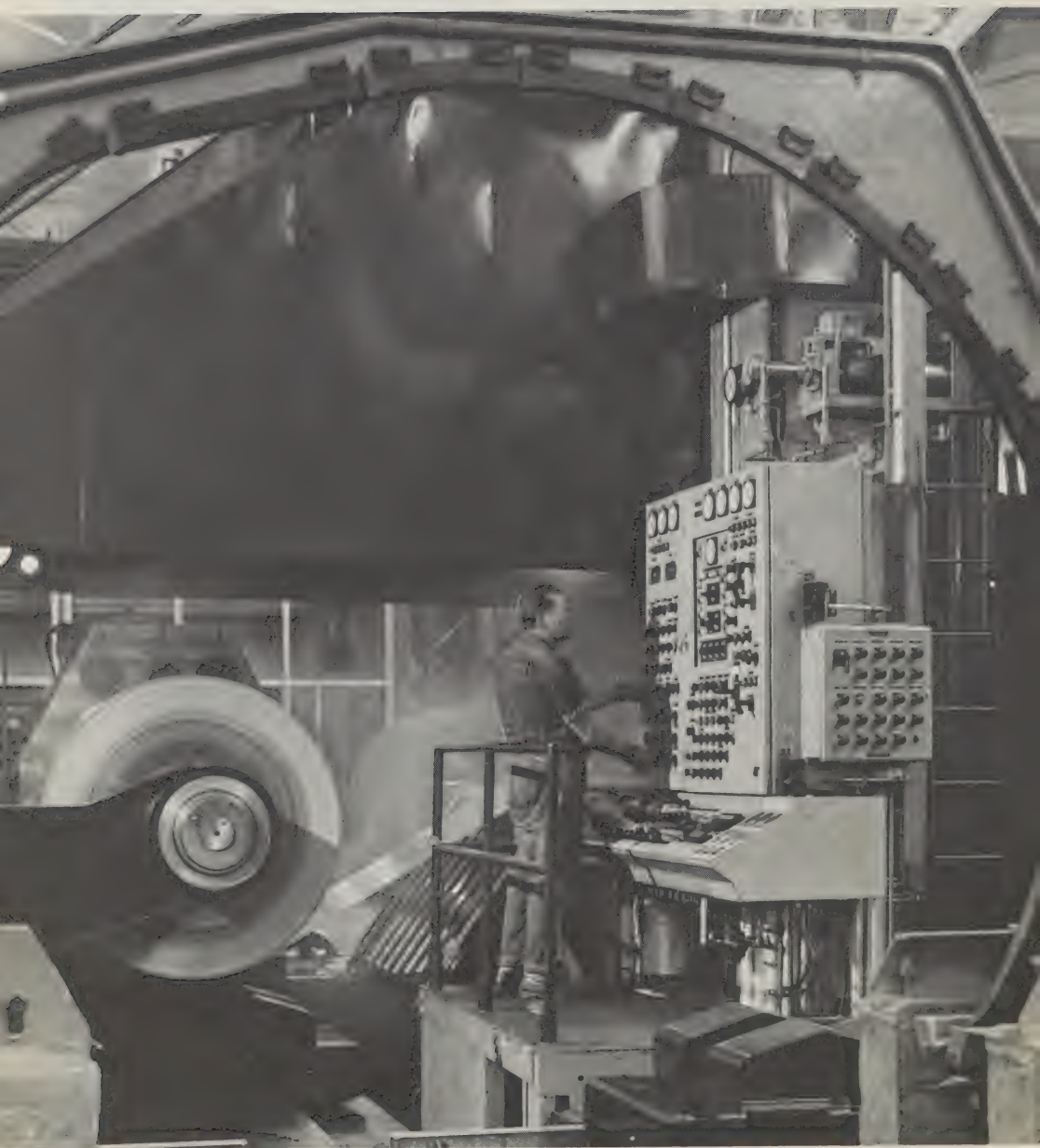


Pte. Pizeau at Sillery, Quebec on the west bank of the St. Lawrence, near Quebec City.



Top left: A nitro-chemical plant, Medicine Hat, Alberta, showing organization of plant and terrain. Top right: Chemical works at Niagara Falls, Ont. Right centre: A 2,400,000 kilowatt generating station under construction at Lakeview, Ontario, scheduled to operate on 2,000,000 pounds-per-hour boilers. Bottom right: Locks at Sault Ste Marie, Ontario, on the St. Lawrence Seaway. More tonnage passes annually through these locks than through the Panama, Suez and Kiel canals combined. Bottom left: A potline at Kitimat, B.C. The aluminum reduction operation is continuous throughout the year.





The output end and coil banding equipment of an aluminum cold rolling mill, showing control station.

Working Conditions

The standard work week in Canada is five 8-hour days. Annual vacations in eight provinces and public holidays in two provinces are recognized by law, and each province has regulations concerning the safety and health of industrial workers. A number of benefits, such as hospital and pension plans, are provided for in collective agreements between the union and employer. Almost one-third of the workers outside agriculture belong to labour unions.

HOURS OF WORK AND HOLIDAY TIME

A large proportion of employees in Canada work a five-day, 40-hour week; this is most general in the highly industrialized province of Ontario, and in the western provinces. In the largest of the major Canadian industries, 83 per cent of the plant employees and 96 per cent of the office employees were working a five-day week in 1964. For most non-office employees in Canada, the standard work week is 40 hours or less and for most office employees, 37½ hours or less. A standard work week of five 8-hour days is also generally in effect in such industries as railway transport and public utility operation. Hours of work tend to be slightly longer in retail trade.

Annual vacations with pay are provided for under a federal law which applies to federal government undertakings, and eight provincial statutes. In some provinces the law provides for a one-week vacation with pay after one year of service; in others a worker is entitled to a two-week vacation after working one year, while Saskatchewan provides for a three-week vacation with pay after five years' service with the same employer.

In two provinces legislation is in effect, covering public holidays; the province of Saskatchewan, for example, provides for eight paid public holidays annually. In practice, however, most workers throughout the country have such holidays whether or not it is required by law.

An uninterrupted weekly rest period of at least 24 hours is required by law in most provinces and is in practice provided for practically all workers. In exceptional cases, an accumulated rest period may be permitted in lieu of weekly rest days.

Overtime pay for work in excess of normal hours is usually at the rate of time and one-half the regular rate, and in some provinces this standard is enforced by law. Work on Sundays and holidays is sometimes paid for at double the usual rate.

OTHER EMPLOYEE BENEFITS

Equal-pay laws, which require that women be paid at the same rate as men if they are performing the same work in the same establishment, are in force in eight provinces. A similar federal law prohibits discrimination in the payment of wages on the basis of sex in works and undertakings under federal legislative authority.

Fair Employment Practices Acts are in effect in British Columbia, Manitoba, New Brunswick, Nova Scotia, Newfoundland, Ontario and Saskatchewan, and for all employees under federal jurisdiction, prohibiting discrimination by employers in employing workers or by trade unions in admitting members on grounds of race, colour, religion or national origin. Laws guaranteeing civil rights are also in force in various provinces.

Legislation in eight provinces sets standards to be observed in work places so as to secure the safety and health of employees, and provide for inspection in order to ensure their enforcement. Safety measures governing hazardous occupations, such as mining, excavation, construction, electrical work, etc., are also laid down by law. Regulations under provincial Public Health Acts set standards of sanitation for various work places, including work camps in forestry and mining.

Workers in most industries are protected by workmen's compensation legislation, which provides for payment of compensation and medical aid to workers who suffer an accident on the job or who contract an industrial disease.

It should be noted that actual working conditions are usually well above the minimum standards laid down in the legislation mentioned above.

In many establishments additional benefits are provided for through a collective agreement negotiated between the employer and the union. Such benefits commonly include group hospital plans, pension plans and life insurance schemes.

Group hospital-medical plans of varying kinds are in effect in most establishments of any size in Canadian industry. The employer usually pays part of the cost or, in a few establishments, the entire cost of the plan. There are also some cases in which the employees carry the plan themselves through their trade unions without assistance from the employer.

Pension plans are available to more than two-thirds and group life insurance plans to more than four-fifths of the employees in Canadian industry.

Other industries in which these voluntary plans are fairly common are public utilities,

mining, trade, transportation and finance. They are also found, to a lesser extent, in the service group of industries, which includes a variety of establishments such as laundries, hotels and restaurants, and educational and other community agencies.

Table 15 shows the proportion of workers employed in establishments in Canada in which certain benefits are available. A list of available official publications on the subject of working conditions is also included in the bibliography at the end of this booklet.

Occupational Safety

The health and safety of most persons at work are protected through a widespread system of standards and regulations.

Responsibility for industrial or occupational safety resides largely with the various provinces. In practice, jurisdiction and authority in this matter are shared by the provincial Workmen's Compensation Boards and the provincial Departments of Labour.

The Compensation Boards establish their own regulations respecting general or specific standards for the prevention of accidents and industrial diseases. Some Boards develop their regulations after consultation with representative groups of employers and workers from the industry involved while others establish regulations after they have been discussed at a public hearing.

While the responsibility for the promotion of safety at work has, in most provinces, been delegated to the Workmen's Compensation Boards, the provincial Departments of Labour carry out certain responsibilities in this field. Their inspectorate staffs have particular areas to inspect, license and ensure that regulations are complied with such as construction, factories, pressure vessels (fired and unfired), elevators and electrical work.

Penalties are provided for those employers who fail to comply with the safety regulations. These penalties include fines, increased assessment rates or the full payment of accident costs.

Some industrial safety regulations provide that personal safety devices such as

TABLE 15—SUMMARY OF WORKING CONDITIONS, MAY 1964

Note: All percentages denote the proportion of total employees in establishments in all industries reporting specific items in the Survey of Working Conditions of the Department of Labour. Percentages less than one per cent are represented by a dash sign.

NON-OFFICE EMPLOYEES		OFFICE EMPLOYEES	
	%		%
Standard Weekly Hours		Standard Weekly Hours	
40 and under.....	71	Under 37½.....	34
Over 40 and under 44.....	6	37½.....	36
44.....	6	Over 37½ and under 40.....	5
45.....	6	40.....	22
Over 45 and under 48.....	1	Over 40.....	3
48.....	5	Employees on a 5-day week.....	96
Over 48.....	3		
Employees on a 5-day week.....	83	Vacations with Pay	
Vacations with Pay		Vacations which increase with service	94
Vacations which increase with service..	88	Two weeks.....	92
Two weeks.....	87	After: 1 year or less.....	86
After: 1 year or less.....	35	2 years.....	4
2 years.....	18	3 years.....	1
3 years.....	18	4 years.....	—
4 years.....	1	5 years.....	1
5 years.....	15	More than 5 years.....	—
More than 5 years.....	—	Three weeks.....	87
Three weeks.....	75	After: Less than 10 years.....	25
After: Less than 10 years.....	15	10 years.....	31
10 years.....	22	11-14 years.....	6
11-14 years.....	7	15 years.....	23
15 years.....	28	20 years.....	1
16-19 years.....	—	More than 20 years.....	1
20 years.....	2	Four weeks.....	60
More than 20 years.....	1	After: Less than 25 years.....	20
Four weeks.....	47	25 years.....	36
After: Less than 25 years.....	19	More than 25 years.....	4
25 years.....	26	Vacations which do not increase with	
More than 25 years.....	2	with service.....	6
Vacations which do not increase with		1 week.....	1
service.....	11	2 weeks.....	4
1 week.....	5		
2 weeks.....	6	Paid Statutory Holidays.....	99
Paid Statutory Holidays.....	93	1 to 5.....	1
1 to 5.....	5	6.....	2
6.....	5	7.....	10
7.....	13	8.....	37
8.....	42	9.....	27
9.....	20	More than 9.....	22
More than 9.....	8		
Pension and Insurance Plans		Pension and Insurance Plans	
Pension plans.....	71	Pension plans.....	88
Group life insurance.....	*	Group life insurance.....	*
Wage loss insurance.....	*	Wage loss insurance.....	*

*Latest data not available.

eye protectors, clothing, respirators, and special footwear, must be supplied by the employer for certain areas and processes and used by the worker.

The responsible authorities have the power to order the closing down of work places or machines where it is considered that an employer has neglected or refused to provide necessary safety devices or where conditions of immediate danger exist which would likely result in injury to a worker.

Several provinces maintain safety museums or exhibitions of safety devices and provide lectures and courses on accident prevention and first aid and related subjects.

Two provinces require that employers with a staff of 10 or more must arrange for an accident prevention organization. In another, the requirement is for working staffs of 20 or more. Many firms or industries operate safety committees which are composed of representatives of the employer and the workers.

The Workmen's Compensation Acts in a number of provinces provide for the creation of associations of employers to organize, promote and supervise safety activities. These accident prevention associations have the authority to make rules for safe work practices and the prevention of accidents. They also provide inspection and safety educational services for the industry they represent.

LABOUR UNIONS

The right of workers to join labour unions as well as the right of unions to bargain with employers on behalf of their members is

protected by law.

Although the distinctions are no longer very rigid, the membership of some unions is still mainly composed of skilled tradesmen in specific occupations or crafts (e.g., lithographers, bookbinders), while in others membership includes all workers below the supervisory level in a specified industrial establishment or plant (e.g., automobile workers, textile workers). Craft unions, as the former are called, are usually confined to occupations in which a considerable period of apprenticeship training is required. Industrial unions, the latter type, are most common in mass production industries which employ large numbers of semi-skilled and unskilled workers.

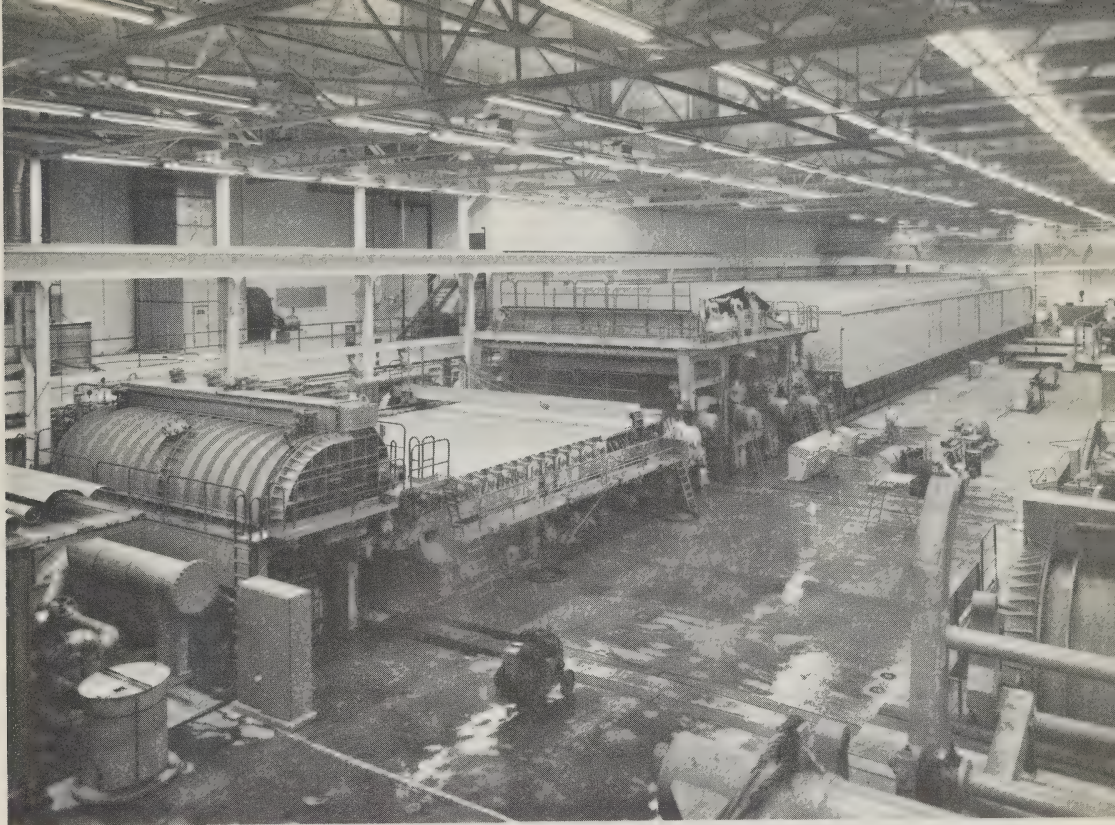
The law provides for the certification of unions as bargaining agents although uncertified unions may also bargain and conclude valid agreements with employers. In industries or establishments where unions are certified, however, the employer is required to bargain with them. In contrast to many European countries, bargaining in Canada usually takes place at the level of the individual plant, rather than on an industry-wide basis.

The terms agreed upon in negotiations between the employer and the union are set down in a collective agreement which becomes binding on both parties and cover periods varying from one to three years. While the agreement is in force, strikes and lockouts are prohibited and a procedure is set out for dealing with grievances that may arise.

A number of the collective agreements

TABLE 16—UNION MEMBERSHIP IN CANADA BY CONGRESS AFFILIATION, JANUARY 1964

	MEMBERSHIP
Canadian Labour Congress	1,106,020
AFL-CIO/CLC	908,948
CLC only	197,072
Confederation of National Trade Unions	121,540
American Federation of Labour and Congress of Industrial Organizations only ...	31,282
Unaffiliated international unions.....	109,144
Unaffiliated national unions.....	85,584
Independent local organizations.....	39,603
Total	1,493,173



The world's largest machine for the manufacture of newsprint, 342" wide,
at Fort William, Ontario.

contain union security provisions. A few provide for a "closed shop", a form of union security under which the employer agrees to hire and retain in employment only members of the recognized union. This type of provision is most likely to be found in establishments with craft unions. More common is the "union shop" agreement whereby the employer may hire whom he pleases but the new employee is required to join the recognized union within a specified time after beginning work.

The main function of the union is to promote improvement in the wages and working conditions of its members through negotiating collective agreements with employers. However, some provide additional services to their members. A number have set up educational and recreational pro-

grams and some have established pension and health insurance plans of their own.

Practically all the collective agreements between unions and employers in Canada contain provisions outlining grievance procedures. These provisions may apply to all differences arising during the life of the agreement or only to matters specifically covered in the agreement itself.

Labour union members comprise approximately one-third of Canada's non-agricultural paid workers. The majority of organized workers belong to unions that are international in scope in the sense that they are active in both the United States and Canada. The headquarters of these international unions are in the United States, with local branches organized in both countries.

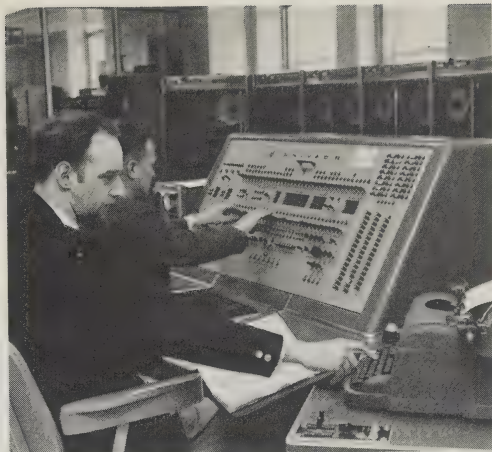
Unions affiliated with the Canadian Labour Congress represent about three-quarters of the organized workers. Within the Canadian Labour Congress international unions make up the largest group and most of these are affiliated also with the American Federation of Labor and Congress of Industrial Organizations (AFL-CIO) in the United States. Just over 8 per cent of union members in Canada belong to affiliates of another central body, the Confederation of National Trade Unions.

The balance of organized workers is represented either by unions which are independent of a central labour congress or, to a lesser extent, by unions having no congress link in Canada but affiliated with the AFL-CIO.

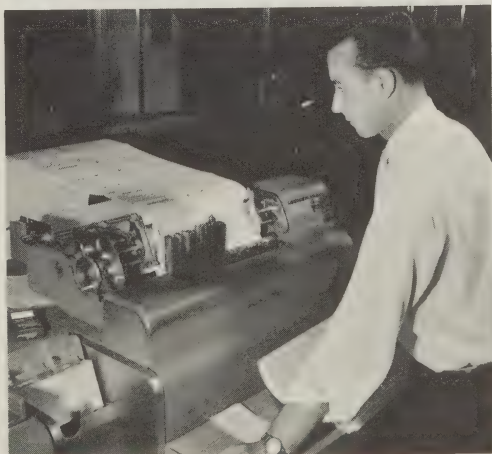
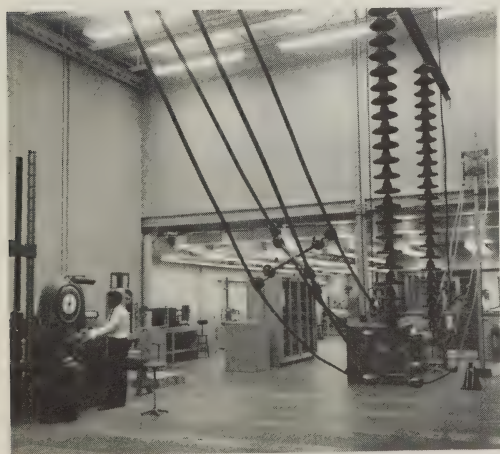
Through their central congresses, most Canadian unions are linked also with organized labour in Europe, North, Central and South America and other continents. The Canadian Labour Congress belongs to the International Confederation of Free Trade Unions which has affiliates in more than one hundred countries; and the Confederation of National Trade Unions is the Canadian affiliate of the International Federation of Christian Trade Unions comprising labour organizations in more than sixty countries. Some unions, moreover, belong to an International Trade Secretariat or a Trade International, such as the International Transport Workers' Federation or the International Federation of Christian Metalworkers' Unions.

The control room and staff at a 900,000 kilowatt thermal-electric plant. Under a \$269 million development project, this plant is due to operate at a capacity of 2,400,000 kilowatts in the late sixties.





Twentieth century developments in the use of electricity have enormously extended the power to control complex operations and created new kinds of work. Top left: Systems development staff operating a computer. Top right, A mathematician and chief computer operator at the supervisory control panel of a hydro-electric data gathering centre. Right centre: Airline employee gets instant verification of flight schedules by pushbutton. Bottom right: Office equipment operator running off payroll cheques in the office of a large company. Bottom left: Technicians in a materials, equipment and structural research department of a large hydro-electric company.





An aerial view showing part of the University of Manitoba's buildings, which accommodate approximately 6,500 students.

Education and training

Each province is responsible for its own laws on education, and therefore it is difficult to make statements about education in Canada which can be applied without exception. This section will, however, attempt to outline in as general a way as possible the organizational pattern of Canadian education, noting significant exceptions where they occur.

ADMINISTRATION AND FINANCING

As a rule, the provincial laws establish general standards for education, but delegate much of the actual responsibility for operating elementary and secondary schools to locally-elected boards of trustees. About 55 per cent of the income for these schools comes from local property taxes, and over 40 per cent from provincial grants. (These proportions vary from province to province.) Revenue from fees and other sources makes up the balance. The provincial grants are designed to provide some equalization of educational opportunities. Private schools must meet provincial standards (in at least some of the provinces), but are not subsidized from the public purse (except in Quebec). The federal Government supplements provincial grants for vocational and trade schools and technical institutes. Apprenticeship training is regulated by provincial governments. The universities receive substantial grants from both federal and provincial governments, amounting to over half of their current revenue. In addition to these grants, universities depend for income upon fees, gifts and endowments.

COMPULSORY SCHOOL ATTENDANCE

In the provinces of Prince Edward Island, Nova Scotia, New Brunswick, Ontario and Saskatchewan, the compulsory school attendance age is 16 (certain exceptions are provided for in Nova Scotia); in Newfoundland, Quebec, Alberta and British Columbia, it is 15. In Manitoba a school leaving age of 16 will go into force on July 1, 1965. The law places restrictions on the employment of children during school hours.

CANADIAN SCHOOL SYSTEMS

Canadian school systems generally consist of three main tiers; elementary schools, consisting of eight grades, for children aged six to thirteen; secondary or high schools (including vocational and technical training schools), consisting of four to five grades for pupils aged fourteen to seventeen or eighteen years; and universities and other institutions of higher learning. (In several provinces, the elementary-secondary period is divided into three parts: elementary, junior high and senior high, of 6, 3 and 3 grades respectively.)

Education is free of charge in most provinces, both in the elementary and in the secondary or high schools, but, in Newfoundland, fees may be charged at the latter levels. In most provinces text books and supplies are provided in the elementary schools, but in high schools at least part of the cost is borne by the pupils. Rental schemes to cover the cost of books are now in operation in many secondary schools.

The school year starts early in September and continues until nearly the end of June. There are vacations of approximately two weeks at Christmas and one week at Easter.

The school systems illustrate various solutions to the question of the educational rights of religious minorities. In three provinces, Ontario, Alberta and Saskatchewan, there is provision for separate schools for Roman Catholics. These schools are supported from public funds, and are part of the provincial school system. The privilege of separate schools is available in the elementary grades only in Ontario. In Quebec there are really two systems, one for Catholics and one for Protestants. All schools in Newfoundland are denominational, but they are centrally administered in regard to curricula and standards. In the remaining provinces there are no formal arrangements for separate denominational schools, although New Brunswick and Nova Scotia, in particular, have informal arrangements which cover this situation.

There are also various private schools in Canada, of which some are non-denominational and others are maintained by voluntary contributions of various religious groups. A number of these schools are residential. Fees vary from \$250 to well over \$1,200 a year in residential schools. In some provinces, private schools are supervised by the provincial education authorities. About 10 per cent of Quebec's pupils are enrolled in private schools, but only between 2 and 4 per cent are so enrolled in the rest of Canada.

ELEMENTARY SCHOOLS

Children in Canada begin attending elementary schools at the age of six, although in most cities there are kindergarten classes

for five-year-old children and often for four-year-olds as well. In most provinces children pass through eight elementary grades and usually complete this part of their education at the age of 13 or 14. In Quebec and British Columbia, the elementary school course is seven years. In Alberta and Nova Scotia the grade structure is 6-3-3, rather than the more typical 8-4.

Children are ordinarily expected to attend the school that serves the district in which they reside, according to area limits determined by the local school board.

SECONDARY SCHOOLS

The secondary or high school provides a four- or five-year educational program which carries students from age 13 or 14 to about 18 ending with junior matriculation (grade eleven or twelve) or senior matriculation (grade twelve or thirteen).

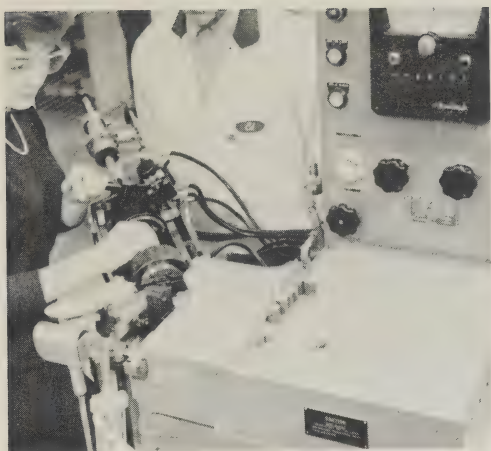
High schools offer a variety of programs, including a general program, an academic program leading to university or to other specialized schools such as teacher-training colleges, and a vocational program, which includes both technical and commercial training.

While in many cases there are special high schools for vocational programs, the typical new high school is composite in nature, and houses under one roof all the secondary school programs available, of whatever nature.

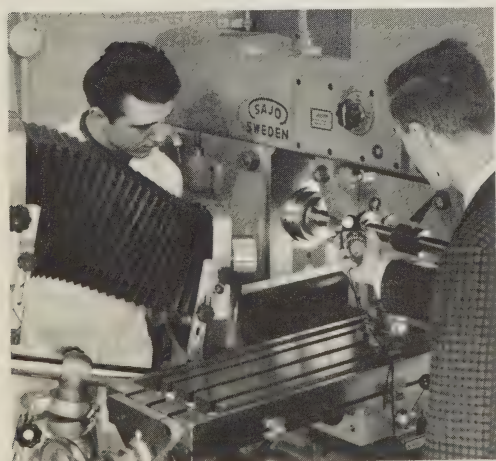
In Quebec, Roman Catholic schools organized in the French rather than the English tradition are by far the most numerous. Under this system, children planning on a professional career enter a *collège classique* after grade seven. The colleges, which are private, but subsidized from public funds, provide an eight-year course culminating in a bachelor's degree and entrance to professional schools or graduate study.

While the public high schools now offer the first four years of the classical course, their major emphasis is on vocational, technical or industrial training.

By contrast, the Protestant and English Catholic schools more closely resemble those in other provinces.



Rapidly growing demands for skilled technicians in a wide variety of occupations have led to enlargement of training programs in industry and technical training institutes. Top left: Operator being trained by a company instructor in the operation of a precision assembly die-casting machine. Top right: Trainee in an institute of technology learning the use of an impedance bridge. Right centre: Trainee dental technicians in the workshop of an institute of technology. Bottom right: Learning to operate X-ray equipment at an institute of technology. Bottom left: Trainee machinist and photographer in the workshop of an institute of technology.



There are some 40 universities in Canada. In addition, there are more than 300 degree-granting colleges, the majority of which are affiliated with the universities.

Admission to a university or college ordinarily requires junior or senior matriculation standing. Where junior matriculation is the entrance standard, an extra year's study at university is required for a degree.

For a bachelor's "pass" degree in arts, science or commerce, 3 to 4 years' study is required, depending upon whether the student enters with senior or junior matriculation. In four provinces, Alberta, Saskatchewan, Manitoba and Ontario, "honours" bachelor degrees are offered, which involve not only higher standing and greater specialization, but also an additional year of study. (At the University of British Columbia, Double Honours requires an extra year, but Single and Combined Honours do not.) In the remaining provinces, "honours" implies greater specialization and higher standing, but not an additional year. Engineering requires four years' study after senior matriculation, and agriculture 3 or 4 years.

A master's degree usually requires two years' study beyond an ordinary bachelor's degree, or one year beyond an honours degree (where such degrees are available). A doctorate usually requires two additional years' study, including additional courses, a written thesis, and frequently the passing of a comprehensive oral examination.

For the first professional degree in law, five, or in a few cases six years of study beyond senior matriculation are generally required; in medicine six or, in a few cases, seven years of study are required.

TECHNICAL AND VOCATIONAL TRAINING

Since April 1961 the provinces have undertaken to construct new training facilities that will provide almost 151,000 new student places for all vocational training at a total cost of approximately \$600 million.

Each province in Canada has its own pattern, methods and standards of technical or vocational education, developed to meet

its particular needs. However, these programs are co-ordinated by the federal Department of Labour through agreements with the provinces. In general, publicly-operated technical or vocational training facilities are at three different levels in the educational system: secondary school courses, post-secondary school courses and trade and other occupational training courses for persons who have left school.

The secondary school group includes courses with a definite occupational objective along with a study of secondary school mathematics, science, English, and social studies. These courses are offered as an alternative to the academic high school course and lead to a high school graduation certificate. They are given in all provinces except Newfoundland, and vary from two to four years in duration depending on the courses and the province. A wide range of occupations are covered in these programs including automotive, building construction, electrical, metal-working, printing, agriculture, service, commercial and business occupations, etc.

Technical education at the post-secondary school level, commonly referred to as technician training, is offered in institutes of technology located in every province except Prince Edward Island. The common entrance requirement to an institute of technology is secondary school graduation. The instruction offered is technical in nature but narrower in scope than that given in a university for a degree in an engineering, scientific or other field. The graduate of the course receives either a diploma or a certificate. The training offered is to prepare individuals to serve as engineering or scientific technicians, medical technicians, administrative technical personnel and in other fields requiring two to three years of post-secondary education. More than 45 different courses are offered in Canada; however, no individual institute offers all the courses. These courses provide instruction in aeronautical, mechanical, electrical, electronic, chemical and medical technology, as well as in business administration and accountancy.

Other trade and industrial courses available in Canada provide pre-employment

TABLE 17—TRADES FOR WHICH APPRENTICESHIP TRAINING
IS REQUIRED, BY PROVINCE⁽¹⁾—DECEMBER 31, 1964

	NFLD.	N.S.	N.B.	QUE.	ONT.	MAN.	SASK.	ALTA.	B.C.	TOTAL
Aeronautical Mechanics.....	—	*	—	—	—	—	—	—	—	1
Auto-Body and Fender Repair.....	*	*	*	*	—	*	*	*	*	8
Barber.....	—	—	*	*	*	—	—	—	*	4
Blacksmith.....	—	—	—	—	*	*	—	—	—	2
Boiler Shop Worker.....	—	*	—	*	*	—	—	—	*	4
Boat Builder.....	—	—	—	—	—	—	—	—	*	1
Bricklayer and Stonemason.....	*	*	*	*	*	*	*	*	*	9
Cabinetmaker.....	—	*	*	*	*	*	—	—	*	6
Carpenter.....	*	*	*	*	*	*	*	*	*	9
Cook.....	—	—	—	—	*	—	*	*	—	3
Draughtsman.....	—	*	*	—	*	—	—	—	—	3
Electrical Construction Worker.....	*	*	*	*	*	*	*	*	*	9
Electrical Maintenance.....	—	*	*	*	*	*	—	—	—	5
Gasfitter.....	—	—	—	—	—	—	—	*	—	1
Glass Worker.....	—	—	—	—	—	—	—	—	*	1
Hairdresser.....	—	—	—	*	*	—	—	—	*	3
Heavy Duty Mechanic.....	—	*	*	—	*	—	—	*	*	5
Instrument Maker.....	—	—	*	—	*	—	—	—	*	3
Jewellery and Watch Repair.....	—	—	—	*	*	—	—	—	*	3
Lather.....	—	—	—	—	*	*	—	*	*	4
Lineman.....	—	*	*	—	*	—	—	*	—	4
Machinist.....	*	*	*	*	*	*	*	*	*	9
Millworker (Factory Woodworker)...	*	—	—	—	*	—	—	*	*	4
Millwright.....	*	—	—	—	*	—	—	*	*	4
Motor Vehicle Repair.....	*	*	*	*	*	*	*	*	*	9
Molder.....	—	*	—	*	*	—	—	—	*	4
Office Machine Mechanic.....	—	—	—	—	—	—	—	—	*	1
Painter and Decorator.....	—	—	*	*	*	*	*	*	*	7
Patternmaker.....	—	*	*	—	*	—	—	—	*	4
Plasterer.....	—	—	—	*	*	*	—	*	*	5
Plastic Fabricator.....	—	*	—	—	—	—	—	—	—	1
Plumber and Pipefitter.....	*	*	*	*	*	*	*	*	*	9
Printer.....	—	*	*	*	*	—	—	—	*	5
Radio (Maintenance and Repair)....	—	—	—	—	*	—	*	*	—	3
Refrigeration Worker.....	—	*	*	—	*	*	*	*	*	7
Sheet-Metal Worker.....	*	*	*	*	*	*	*	*	*	9
Shipfitter and Shipwright.....	—	*	*	—	*	—	—	—	—	3
Sign Painter.....	—	—	—	*	*	—	—	—	*	3
Stationary Engineer.....	*	*	*	—	—	—	—	—	—	3
Steamfitter.....	—	*	—	*	*	*	—	*	*	6
Steel Fabrication Worker.....	—	*	—	—	—	—	—	—	*	2
Structural Iron Worker.....	—	*	—	—	*	—	—	—	*	3
Switchboard Operator.....	—	—	*	—	—	—	—	—	—	1
Tilesetter.....	—	—	—	*	*	—	—	*	—	3
Welder.....	*	*	*	—	*	—	*	*	*	7
Total Trades.....	12	26	23	21	35	16	13	22	32	200

(¹) Asterisks indicate the provinces in which apprenticeship training is required.

training for young people who have left the regular school system, or seek to upgrade adults in their present occupation. In these courses the skills of the trade or occupation are emphasized; trade theory and mathematics and science, as required for effective work in the trade, are also taught. The courses vary in length from six months to two years, depending on the courses and the province. A wide range of occupations is covered including automotive, building construction, electrical, metal-working trades and service occupations. In most provinces similar courses are also available through part-time evening or correspondence study programs.

APPRENTICESHIP

The training of skilled workers in Canada is assuming increasing importance in view of the rapidly expanding need for workers with various skills.

Apprenticeship training in Canada consists essentially of a combination of organized on-the-job experience and classroom or other organized instruction relating to the trade, often coupled with previously attended vocational high school. By and large, the period of apprenticeship in Canada is four years, although, depending on the occupation and the province, it may range from two to five years.

Most of the recognized crafts and trades follow the traditional pattern of apprenticeship. In a number of industries such as, the construction industry, and motor vehicle repair, the occupations are "designated". This means that the only method of preparation and training is through an apprenticeship scheme regulated by the department of labour of a particular province. On successful completion of his apprenticeship the apprentice receives a certificate of proficiency.

Table 17 represents a selection of designated trades in various provinces, but it must be appreciated that future changes in legislation would affect this list.

A number of individual firms may also have private apprenticeship programs not covered by provincial legislation and a large number of apprentices in Canada are learn-

ing a trade under these plans. In the skilled printing trades, where there are union shops, apprenticeship is regulated by the trade union in agreement with the employer.

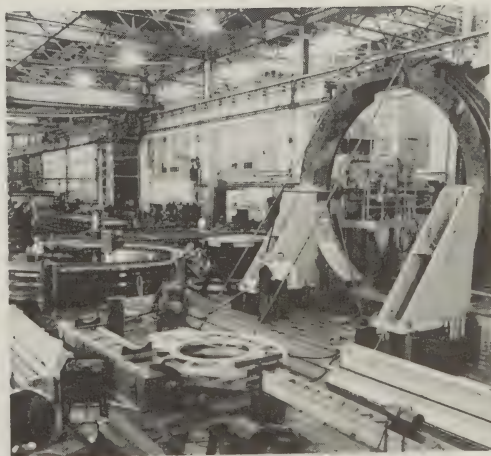
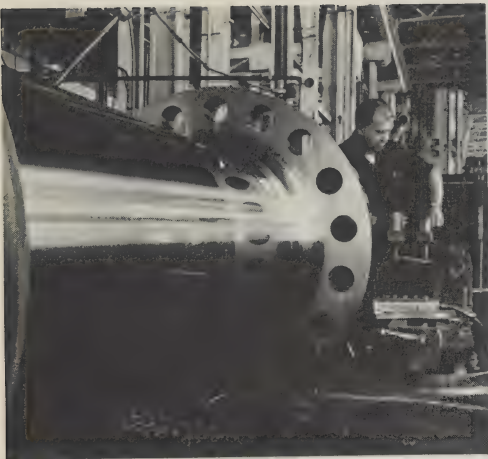
Immigrants should bring with them documents translated into English or French, showing the number of years of apprenticeship and experience, for these will be of assistance in applying for employment. Some provincial governments require tradesmen to hold a certificate of qualification in certain trades, granted on the basis of an examination and proof of adequate experience. The regulations governing the certification of tradesmen vary from province to province and generally apply to one or more of the following trades: auto mechanics, barbering, electrical construction, hairdressing, plumbing and welding.

In a few cities and towns, journeymen electricians and plumbers are required to pass a local examination in order to secure a licence to work in that locality.

Details of provincial or municipal regulations and requirements may be had from the Apprenticeship Branch of the Department of Labour of the province in which work is sought. Additional information on apprenticeship may be obtained by writing to the Technical and Vocational Training Branch, Department of Labour, Ottawa.

(See opposite page)

Top left: Skilled machinist producing a 33-ton turbine generator steel shaft. Top right: Experienced laboratory technicians in a smelting company laboratory pouring standard samples for spectographic analysis. Left centre: A precision operation. Crewmen operating a self-propelled pneumatic drill for the construction of a \$22 million dam. Right centre: Ampoule filling under closely controlled conditions in a pharmaceutical company's plant. Bottom right: Part view of machine shop layout showing portable drilling column and horizontal boring machine. Bottom left: Drott loader operator moving poplar logs.



VOCATIONAL GUIDANCE

Canadian students receive career counselling, or vocational guidance, at their schools and universities. Immigrants may also turn to local schools or to National Employment Service offices for guidance.

As an aid to vocational guidance, the Economics and Research Branch of the Department of Labour, Ottawa, publishes the CANADIAN OCCUPATIONS series of the individual booklets describing careers and occupations in Canada. They may be obtained from Canadian immigration offices abroad, e.g., the National Employment Service office in Britain, 38 Grosvenor Street, London, W.1.

The titles listed below, published in English and French, are also available, cost prepaid, directly from the Queen's Printer, Ottawa.

Canadian Occupations Monographs

NEW FORMAT—(price 25 cents each)

- Printing Trades (1964)
- Careers in Engineering (1964)
- Careers in Natural Science (1961)
- Electrical and Electronic Occupations (1962)
- Office Occupations (1964)
- Careers in Library Service (1962)
- Careers in Drafting (1962)

Technicians in Science and Engineering (1963)

Mining Occupations (1963)

Metal-Working Occupations (1964)

Careers in Construction (1964)

In Preparation:

Careers in Health Service

Mechanical Repair Occupations

*Canadian Occupations Bulletins**

- No. 1. Physiotherapists (Also in French)
- No. 2. Veterinarians (Also in French)
- No. 3. The Medical Profession (Also in French)
- No. 4. The Nursing Profession (Also in French)
- No. 5. Accountants
- No. 6. The Dental Profession (Also in French)
- No. 7. Pharmacists (In preparation)
- No. 8. Social Worker
- No. 9. Optometrist
- No. 10. Stationary Engineers

Also: Looking Ahead to the World of Work—price 25 cents.

A 48-page illustrated booklet which introduces the broad vista of occupations that lie ahead for young people. Prepared for upper elementary and junior high school students.

*Four pages. No charge for single copies; for quantities write to Economics and Research Branch, Department of Labour, Ottawa 4, Ontario.

Early Spring. Collecting the sap of the maple tree to make maple syrup.





Winter scene. A pattern of skaters in Toronto, Ontario.



Apartments in Vancouver, British Columbia.

Living Standards

In Canada a large proportion of the people own their own homes, which are usually single-family dwellings. Credit-buying, to furnish and equip the house, is a common practice. Most families spend a considerable amount each year on the purchase and operation of a car. Leisure activities have increased in importance during recent years as a result of a general industrial trend towards a shorter working week.

SPENDING HABITS OF CANADIANS

The average Canadian city dweller spends slightly more than one-quarter of his earnings for food, and about one-sixth for housing, including fuel, light and water. Further details from this study are given in Table 18, based on a 1959 budget for a city family averaging 3.7 persons, with an income range of \$2,500 to \$7,000 a year.

When the family income is lower than this, expenditure on such basic items as housing may be proportionately more. The budget of a family living in a small town, or in the country, may average somewhat less for food and housing than a city family.

Shopping habits in Canada are similar to those in the United States with a trend towards neighbourhood drive-in centres, each consisting of a cluster of stores beside a large parking area for automobiles. Much of the grocery store business is now done by large self-service supermarkets, usually situated in the suburban shopping centres.

CREDIT BUYING

Buying on credit, or on an instalment plan, is a feature of Canadian life with which

people from many other countries may not be familiar. It is a widespread practice that has very considerable merit. Credit-buying enables the consumer to take *immediate* possession of the object being purchased, whether it be an automobile, furniture, electric appliances, clothing or other goods, and to pay for it later on, usually in regular instalments. Sometimes the purchaser is required to make a "down payment" as an expression of his good faith. The purchaser makes the instalment payments to the store from which he purchased the item, or to a finance company, credit union or bank, according to the way in which the credit has been arranged. Besides giving the consumer the advantage of earlier possession, business activity is stimulated.

It is comparatively easy for every employed person to make use of credit buying. This may be a disadvantage in so far as some people may tend to take on more credit payments than they can comfortably afford, get into debt or have to return the item purchased to the retailer or to the finance company. *In addition, the interest payments involved actually add considerably to the cost of the purchase. The true interest often amounts to 18 per cent a year and more.*



Modern homes in the residential district of Arvida, Quebec.

Prospective buyers should enquire about rates of interest *before making purchases*. Banks and credit unions usually have lower rates than finance companies and most stores, although the rates charged by different stores vary. When making a major purchase, it is advisable for the customer to consult the Better Business Bureau of his community, if he is in any doubt about the reputation of an establishment.

HOUSING

Large numbers of new dwellings have been built in Canada in recent years, many of them in the suburbs of large towns and cities. As Canada's population is growing continually, the need for more housing is increasing too. At the present time the number of dwellings seems to be reasonably adequate in most parts of Canada, although housing shortages remain in a few areas. Canada has nearly 5 million occupied dwellings.

It is the custom in Canada for people to work towards owning their own homes, paying for the houses in which they live by means of 25-, 30- or 35-year mortgages. These homes are frequently individual-dwelling houses with a small lawn or garden. About 66 per cent of Canadian families own or are in the process of paying for their own homes, one of the highest proportions of home ownership of any country in the world.

Many people in Canada purchase their homes by means of a mortgage which they obtain from a bank or other lending agent but which is insured by the federal government's Central Mortgage and Housing Corporation against any loss to the lender through default in payments by the borrower. This arrangement has made it much easier for those wanting to buy or build a home to obtain the necessary capital.

The purchaser of the house pays *at least* 5 per cent of its value in cash as a down payment, and arranges to pay the balance

to the lending agency in equal monthly instalment payments which include both interest and principal.

In 1964, the average buyer of a new home with a loan insured by the Central Mortgage and Housing Corporation purchased a house costing \$15,826. The down payment on this loan was \$2,700, and the monthly payment of principal, interest and municipal taxes was \$114. The average borrower had an income of \$6,375 a year, so that on the average slightly more than 21 per cent of the borrower's income went into mortgage payments plus municipal taxes. It should be pointed out, however, that many people purchase houses in Canada while they are earning much less than \$6,375 a year.

A typical centrally-heated single-family house has three bedrooms, a living-dining room, a kitchen, a bathroom and a full basement. The average lot has a frontage of about 60 feet and is provided with sewer and water services.

In the centres of cities, lack of space has resulted in the construction of many large high-rise apartment buildings which are usually occupied under a system of rental, although there is a trend towards ownership of individual apartment units. In the older houses and apartment buildings rental rates are generally lower.

Rents vary considerably from one locality to another and even within the same locality, according to the quality and location of the dwelling and the amount of space for rent. A rough estimate might be that a worker would have to pay from 20 to 25 per cent of his income for rent. In some instances, the newcomer may have to pay even more than 25 per cent immediately on arrival and until he has had time to find accommodation more suited to his means. Accommodation for rent is usually very well advertised in local papers and persons interested in learning the actual rents may consult these papers, which are usually available at the visa offices of Canadian

TABLE 18—CITY FAMILY EXPENDITURE PATTERNS: AVERAGE DOLLAR EXPENDITURE PER FAMILY, 1959

	AVERAGE EXPENDITURE	PER CENT OF TOTALS
Current consumption		
Food.....	\$1,247	25.6
Housing, fuel, light, water.....	854	17.5
House operation.....	186	3.8
Furnishings and equipment.....	246	5.0
Clothing.....	425	8.7
Automobile.....	434	8.9
Other transportation.....	89	1.8
Medical care.....	223	4.6
Personal care.....	106	2.2
Recreation.....	130	2.7
Reading.....	33	0.7
Education.....	24	0.5
Smoking and alcoholic drinks.....	212	4.4
Other.....	61	1.3
All current consumption.....	4,270	87.1
Gifts and contributions.....	126	2.7
Personal taxes.....	252	5.7
Security.....	222	4.5
Total Expenditure.....	4,870	100.0

*This series consists of operating expense data by form of organization, kind of business, type of occupancy, and size category, for Canada and the provinces.



Impressive examples of architectural sculpture, typical of West Coast Indian art. Totem Park, University of British Columbia.

representatives abroad.

When renting a house or apartment it is customary to provide one's own furniture, with the exception of such appliances as stove and refrigerator. Some houses and apartments, of course, are rented furnished. A tenant taking an apartment or renting a house must usually sign a lease of one or two years' duration. When occupying rented premises, the tenant customarily pays separately for such monthly items as the telephone and the electricity. A person renting one or two furnished rooms, however, would not ordinarily be required to pay for use of the house telephone, or for electricity or water. A single person can usually rent a furnished room for \$9 or \$10 a week. To rent an unfurnished house would probably cost \$85 to \$100 or more a month, unheated, depending on the location. Daily newspapers in cities and towns supply extensive lists advertising a wide variety of rental housing, apartments, rooms (furnished and unfurnished).

Most homes in Canada are centrally heated, particularly those in the cities. Approximately two-thirds of the homes have coal, oil or gas furnaces designed to distribute heat to each room by means of hot-air duct or hot-water systems. Electricity for home heating is also being increasingly used.

The cost of heating varies considerably according to the type of fuel used, the size of the house and its insulation, and the degree of heat required. Location also affects heating costs since winter conditions are much less severe in some regions than in others. The cost of oil heating is estimated to average \$144 to \$185 per year, that of gas heating \$159 to \$235 per year and coal heating (requires stoking) \$120 to \$135. The cost of electricity for cooking and hot water heating may average about \$6 to \$10 per month.

Before building or making alterations to a house it is usually necessary to obtain a building permit from the municipal clerk of the community in which the work will be done. Such permits are granted only if the proposed building meets with the regulations and standards laid down by either the municipality, or the provincial building code, or both.

AUTOMOBILES

As a result of the very wide dispersal of cities, towns and settlements across the country, from the Atlantic to the Pacific, the passenger automobile has become the most important means of transportation in Canada. It is not only important for persons who commute to work but also for family shopping and other similar purposes. Moreover, Canadian families are accustomed to

Foyer of the Ontario Art Gallery, Toronto, Ontario.



travel far and wide during their holidays and the private automobile is, more often than not, regarded as the most convenient form of transport. Today, there is approximately one passenger car for every four persons in the country.

In small urban centres and in the rural areas, where there may be no public transportation, a car is more or less essential. In and near cities and larger urban centres, however, well-organized public transportation is available.

Generally, motor vehicles in Canada are registered annually and must carry two registration plates, one on the front and one on the back. The driver must be over a specified age, usually 16, and must carry a driver's licence which is obtainable only after prescribed qualification tests.

Each province has control over the regulations governing the registration and insurance of vehicles and the licensing of the operators.

Many different makes of car are used in Canada, including Canadian, American and other foreign models. Used cars are also sold at a wide range of prices, depending on year of manufacture, make, model and condition. Consequently, it is not practicable to list here the costs of purchase, operation, maintenance and servicing since these depend upon performance ratings, and the availability of servicing facilities and spare parts.

ENTERTAINMENT AND THE ARTS

In the last two decades cultural pursuits in Canada have shown a robust and rapid development. The Stratford Shakespearean Festival, le Théâtre du Nouveau Monde, and the National Ballet Company of Canada have become internationally famous. And, from time-to-time, Canadian contributions in the fields of entertainment and the Arts have been distinguished by international praise. Professional bilingual theatre is found in Montreal's "Comédie Canadienne". Amateur theatrical compositions culminate annually in the Dominion Drama Festival. Music festivals attract more than 100,000 participants every year.

The vitality of the visual arts is witnessed

in the recent erection of a new home for the National Gallery as well as several new galleries across Canada.

There is increasing opportunity in Canada to study and practise the arts, and a wider opportunity to enjoy them: shorter working hours combined with a rising income level have resulted in a much livelier interest in all the arts during the postwar years.

Of great significance to the advancement of the arts in Canada is the financial assistance provided for the encouragement of talent in music, festival, theatre, ballet, opera, literature, painting and other visual arts through grants by the Canada Council, a government agency established in 1957.

At present, only the larger cities are able to maintain fair-sized professional orchestras, theatres and ballet companies. Outlying districts are largely served by extensive radio and television networks so that much of the city-centred entertainment is widely distributed across the whole continent. The growth of government and private broadcasting facilities in the last decade has been and continues to be very considerable. This aspect of national entertainment has, in turn, stimulated the demand for professional actors, artists and musicians to a remarkable degree.

There are libraries in every well-populated area and mobile services are available for outlying districts. In 1963, excluding those in academic institutions, approximately 1,050 public libraries were available to 80 per cent of the total population, and there is a steady extension of library collections and services.

In 1962, Canada had 116 daily newspapers, including morning and evening editions separately, and these have a total daily circulation of 4,146,000. Ninety-eight are English-language papers and 12 are French-language papers; the remainder are published in other languages. Actually, there are approximately 140 foreign-language newspapers, with a total circulation of approximately 600,000, but most of these are published weekly: only a few are published daily or monthly. Those with the largest circulation totals — in descending order of totals — are Ukrainian, Italian,

German, Yiddish, Polish, Dutch and Serbian.

There are 740 English-language weekly newspapers with a total circulation of approximately 4,700,000, and 175 French-language weekly newspapers with a total circulation of approximately 2,600,000.

Radio and Television

In a country as vast and sparsely populated as Canada, broadcasting plays an important role in trans-continental communication and in maintaining national unity. The actual physical problems of distributing programs across 4,000 miles of continent, through seven time zones, have been largely overcome by the use of over 24,000 miles of radio network facilities and by means of the world's longest TV network system spreading over 9,000 miles. Radio is now available to 98 per cent of the population in Canada and television to 95 per cent.

Regulation of all broadcasting matters in the interests of the public resembles the English pattern. The Board of Broadcast Governors was established under the provisions of the Broadcasting Act which was assented to on September 6, 1958. It has the authority to regulate radio and television broadcasting in Canada. It also has the authority to regulate the establishment and operation of both public and private broadcasting stations and networks of stations. Applications for licenses to establish new broadcasting stations, for changes in the facilities of existing stations or for changes in the ownership or in the share of the structure of licensees, are referred to the Board by the Minister of Transport for recommendation before being dealt with. The BBG reports to Parliament through the Secretary of State. Created in 1936, the publicly-owned Canadian Broadcasting Corporation is the agency charged by Parliament with operating a national broadcasting service.

As of April 1, 1965, there were in operation in Canada some 41 CBC radio stations plus another 126 low-power relay transmitters maintained by the Corporation, and 16 CBC television stations plus about 28 rebroadcasting and network relay stations.

On the same date there were 269 privately-owned radio stations in operation and 169 privately-owned television broadcasting and relay stations. All but 28 of the privately-owned television stations and many of the privately-owned radio stations are affiliated with the CBC and help to distribute national radio and television services over networks operated by the CBC. Of the 15 unaffiliated private television stations, nine form the Canadian Television Network (CTV) which commenced operating in the fall of 1961. The other two stations, in Hamilton, Ontario, and Montreal, Quebec, are independent of any network affiliation. Of the 269 private stations, 224 were AM standard band stations, 39 were FM stations and six were shortwave stations; 12 of the 36 FM stations operated on the new Multiplex Stereophonic System. Stations affiliated with the CBC carry certain programming from CBC production centres but, as all of the national service is available to them, many carry considerably more than the minimum. Included in the CBC's operations is a special radio service for the 75,000 Canadians who live in outposts scattered throughout the Yukon and Northwest Territories.

The CBC operates two broadcasting services, one in English and the other in French. Montreal is the main production centre for the French television network but it also contributes to the English language service, the main centre for which is Toronto where about 65 per cent of network programming originates. Other production centres, both CBC and private, are located in the larger cities such as Halifax, Ottawa, Winnipeg, Edmonton and Vancouver. Altogether, about 200,000 programs are broadcast each year. In radio 95 out of 100 programs are Canadian produced. In television approximately 66 per cent on the English and approximately 76 per cent on the French networks originate in Canada. In both radio and television over 60 per cent of the fare is predominantly entertainment, 25 per cent informational and up to 15 per cent idea or opinion. Apart from the openings for performers, there is considerable scope for artistic talent in the fields of the graphic arts, set and costume design, scene

painting and other branches of the arts associated with broadcasting.

An International Service, operated by the CBC on behalf of the Canadian Government, transmits shortwave broadcasts in eleven languages and distributes programs on transcription throughout the world. The CBC has recently increased its contracts with other broadcasting organizations in the world in anticipation of increasing television exchanges.

Since private radio and television stations depend largely on advertising to defray their operating costs, they select programs with wide public appeal in order to reach the largest audience for their advertising. The Canadian Broadcasting Corporation, which is not wholly dependent on advertising, offers programs with a more educational emphasis, including many musical programs of a classical and varied nature. Taken as a whole, the television and radio networks of Canada offer many Canadian-produced programs that have been internationally praised.

Sports

Canadians are enthusiastic about sports, both as participants and as spectators, and the newcomer should have no difficulty in finding sporting activities that appeal to him. There has been a steady growth of popular interest in gymnastics and group exercises. Gymnasium facilities have always been available at YMCA and other group centres and at most large schools, but interest in daily physical exercise, possibly to offset the influences of urban life, has become widespread.

Canadians spend a considerable amount each year on sports equipment and club fees. Many Canadians own camping equipment and boats with outboard motors and spend their annual vacations along the shores of Canada's many beautiful waterways and lakes or go farther afield in search of fishing or camping places. Many families either own or rent a small summer cottage for the holidays.

The most popular summer sports in Canada are baseball, swimming, fishing, golf and lawn bowling. Well-organized facilities

for other sports, such as tennis, sailing, water skiing, canoeing, and horseback riding, are also available in many communities. In the autumn, the main interest of Canadians is centred on football. Soccer is played by schools and universities as well as professional teams. It is a sport that is watched with enthusiasm by more Canadians every year. In winter, ice skating, hockey and curling are very popular. Skiing has always been a popular sport and the number of ski resorts and enthusiasts are increasing every year. Badminton and squash are commonly played at clubs in the larger centres.

In the larger centres well-established organizations such as the YMCA and YWCA provide an opportunity for engaging in sports and social activities, including dancing, at quite moderate cost.

RURAL LIVING CONDITIONS

Living conditions in Canada's country districts are not radically different from those the immigrant is accustomed to in his own country, and life in rural Canada is vigorous and rewarding. In fact, many people who work in cities prefer the attractions of homes in the surrounding country to the amenities of urban living.

Most farm and country dwellers consider that the advantages of rural life — fresh air, lots of space, one's own garden and livestock, a quieter life — outweigh the comparative isolation and shortcomings of household facilities that do not match the latest fashions in domestic comfort.

One of the distinguishing features of life in Canada is distance. The truly rural Canadian, for example, may often live at a considerable distance from neighbours and the nearest town. Distances to-day, however, are much less important due to enormous and continuous developments in the construction of new roads and highways. Most farmers and people in small towns have their own automobiles or trucks.

Living conditions in rural areas in Canada are, of course, different from those in the city. However, an increasing number of farm homes are acquiring "city" conveniences: more than 90 per cent now have

electricity, as compared to only 50 per cent in 1949.

The method of heating is one way in which farmhouses, or homes in small towns, may differ from the usual city home. Although many country homes have central heating, the wood stove is frequently used, and its heat distributed to the rooms by means of air ducts embodied in the wall structure of the building. The wood stove is commonly used for cooking where there is no electricity.

Hot and cold running water, too, may not always be found in rural homes to the same extent as in a city. However, the cost of plumbing and heating equipment is now such as to bring them within the purchasing power of the average farm or small-town dweller who wishes to have the equipment installed. The majority of Canadian farms and small-town homes have their own wells

as a source of fresh water for all purposes.

The social pattern in the small towns, villages and outlying areas of Canada does not differ in any major respect from rural social patterns in other settled parts of the world. The rural Canadian is, by tradition, a friendly, gregarious person with a lively interest in the social life of his community. In this respect, country life in Canada reflects many European influences. In most country districts there are numerous recurring local events which help to sustain friendly social conditions. Such events as church groups, dances, teas, clubs and card parties, typical of many European communities, are also common to rural Canada, particularly in the winter. Roads and main highways are kept open even in severe snow storms so that road transport and communications are little affected in the depths of the winter months.

Guide and family, trail ending beside Waterton Lake, Alberta.





Aerial view of Canadian Rocky Mountains and Banff Springs Hotel, Banff, Alberta. One of the most imposing vacation centres in North America.



Nursing and social welfare occupations in Canada offer interesting career attractions to young and able people.

Social Security and Insurance Services

In Canada various schemes, some local and some national, some voluntary and some public, are available to meet the social security needs of the people. A national system of unemployment insurance and provincial systems of workmen's compensation offer protection to the employee. There are government allowances for children, old people and handicapped people, and provision for cases of special family need. A hospital insurance plan and various medical insurance plans are available in most parts of the country. All these social welfare schemes, of course, have their origins in specific Canadian conditions, and immigrants should not expect to find in Canada exactly the same social security programs as in the country from which they have emigrated.

UNEMPLOYMENT INSURANCE

Unemployment insurance is provided in Canada by the federal Government from a fund to which workers contribute a small amount from each pay cheque, based on the level of their earnings. Employers make a matching contribution for each such worker on their staff. The federal Government also makes a contribution equal to one-fifth of the total paid by employees and by employers, and pays all the costs of administration.

All employed persons are covered by unemployment insurance unless specifically excepted. Generally speaking, the insurance covers people on hourly, daily, piece or mileage rates of pay regardless of the amount of earnings, and salaried persons earning not more than \$5,460 a year. Occupations not covered by unemployment insurance are those in agriculture, domestic service, school teaching, the permanent civil service, most hospitals, and a few other occupations.

When a worker is laid off due to a shortage of work, he may obtain benefit pay-

ments if he has made the required number of contributions and is ready, able and willing to take suitable work immediately. A person who is not seeking work is not entitled to benefit. There is an initial waiting period of one week before benefits are paid, and there may be additional postponements up to six weeks in special cases where it can be shown that the worker has refused opportunities for suitable employment, has been discharged for misconduct or has left his employment of his own accord. The benefits for unemployed persons range from \$6 to \$36 a week, depending on their past earnings and on whether the claimant has a dependent.

To receive benefits a person must first show the Unemployment Insurance Commission office in his district that he or she is unemployed and is available for employment. To qualify for benefits a person must have made at least 30 weekly contributions during the past 104 weeks, and eight of these contributions must have been made in the past 52 weeks. On a subsequent claim, at least 24 of the 30 weekly contributions

must have been made since the commencement of the previous claim or in the last 52 weeks, whichever is the longer period. These periods may be extended to cover time lost through sickness or time spent in non-insured employment or self-employment, or for other special reasons.

In addition to regular benefits, a person who is unemployed between December 1 and May 15 may qualify for seasonal benefits if he has used up regular benefits, or does not have enough contributions to qualify for regular benefits but has made at least 15 weeks' contributions since the previous March 31 or his previous benefit period has terminated after the week in which May 15 occurred.

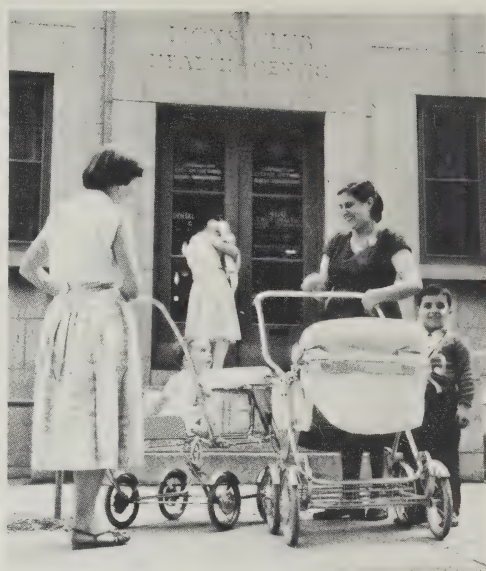
There are no citizenship requirements for unemployment insurance and the benefit payments are not subject to income tax.

WORKMEN'S COMPENSATION

If a workman employed in an industry covered by a provincial Workmen's Compensation Act, suffers personal injury as a result of an accident on the job or from an industrial disease, he is eligible for compensation unless he is disabled for less than a stated number of days. He is also entitled, from the beginning of any disability arising by accident out of his employment, to free medical aid, including hospitalization, for as long as needed.

Compensation for loss of earnings and medical aid are paid from an Accident Fund to which employers are required to contribute and which provides a system of compulsory mutual insurance. No contribution towards the benefits may be collected from the worker.

A very large number of industries and occupations are covered by each provincial Act, including lumbering, mining, construction and manufacturing. Hospitals, shops, hotels and restaurants are covered in most provinces. Some industries or occupations which are not included in the provincial workmen's compensation scheme may secure compensation coverage on the application of the employer and on the payment of the required assessment. Office employees are covered in the same way as plant



Health centre. Many mothers welcome free guidance in child care at health centres in all the larger towns and cities across Canada.

workers.

A worker covered by the Act has not the right to sue his employer for damages as a result of injuries received in the course of employment.

Cash benefits for total disability are paid at the rate of 75 per cent of average earnings, subject to a provision that yearly earnings above a specified maximum are not taken into account. The ceiling on annual average earnings varies from one province to another, ranging from \$4,000 to \$6,000. A minimum payment per week or per month is provided in all the Acts. After the period of temporary disability is over, any permanent disability resulting from the accident is determined, and an award made in the form of a life pension or a lump sum. Such awards are based on the degree of continuing disability and are calculated on 75 per cent of the average earnings of the workman for the year prior to the accident.

Where death results from an occupational injury or industrial disease, a payment is made towards the burial expenses of the workman. A widow receives a lump sum cash payment, a pension during her lifetime or until she remarries, and a

monthly award for each child under the age limit set by the law (generally 16 years but in most provinces this can be extended if a child continues to attend school).

The pension to a widow varies from \$65 to \$110 a month and the payment to a dependent child from \$20 to \$45 a month, depending on the province. Somewhat higher monthly payments are provided for orphan children. The amount allowed for funeral expenses ranges from \$250 to \$600.

Additional information on workmen's compensation may be obtained from the bulletin "Workmen's Compensation in Canada", published by the federal Department of Labour.

Immigrants are eligible for workmen's compensation benefits from the beginning of their employment in Canada providing there is general coverage for such employment as they undertake. Persons employed in domestic or agricultural work in Canada are not, at present, covered for employment injury, except on a voluntary basis in some provinces.

FAMILY ALLOWANCES

All children born in Canada, and all children of newcomers who have lived in Canada for one year, are eligible for family allowances which are paid by the federal Department of National Health and Welfare.

To qualify for the allowance the child must be under age 16, and must be maintained by his parents. Allowances are paid usually to the mother. They are not subject to income tax but there is a smaller income tax exemption for children eligible for the allowances. The allowances are paid monthly by cheque at the following rates: children under 10 years of age, \$6; children aged 10 to 15, \$8. For children of school age the allowances are paid to those who regularly attend school as required by provincial legislation.

Family assistance is a grant paid by the federal Government for children of immigrants or of persons returning to Canada after a prolonged absence. It is designed to assist the family during the first year after admission to Canada, or return to Canada

for permanent residence. The assistance is payable monthly, at family allowances rates, for one year and is not payable to children eligible for family allowances. Family assistance is paid by the federal Department of National Health and Welfare.

At the end of March 1964 there were 2,711,272 families receiving allowances for 6,736,157 children, i.e., for over one-third of the total population of Canada. Net payments for the fiscal year 1963-64 were \$538,312,224. There were 21,094 children for whom family assistance was being paid at March 31, 1964. Payments for the month of March 1964 totalled \$153,431.

YOUTH ALLOWANCES

In the summer of 1964, legislation for a program of youth allowances was enacted by the Canadian Parliament. The program provides allowances of \$10 a month for 16- and 17-year-old youths who are attending school or university and to those who are precluded from educational training because of disability. As the province of Quebec has a similar program, the federal Government does not pay youth allowances directly to parents in that province. Rather, it pays that province an amount equal to what the federal Government would have otherwise paid as allowances, guaranteeing thereby that all youths in Canada are treated equally by the federal Government.

Costs of the youth allowances program are met from the Consolidated Revenue Fund. For the seven months ended March 31, 1965 the cost was estimated at \$27 million. The cost for the first full fiscal year, 1965-66, is estimated to reach about \$48 million, excluding compensation to be paid to Quebec. The number of children receiving youth allowances at the end of February 1965 was, not counting Quebec, 397,321.

OLD AGE SECURITY

Old age security pensions are paid by the federal Government at the rate of \$75 a month to all residents of Canada 70 years of age and over. In 1965 the legislation was amended to provide that the old age security pension of \$75 a month will be payable

in 1966 to people age 69 and over. In 1967 people age 68 will become eligible and so on, until by 1970 \$75 a month will be payable to everyone age 65 or more who meets the residence test.

The old age security pension is payable to a person of attained age who has resided in Canada for ten years immediately preceding his application for the pension. If there have been gaps in the ten year period, these gaps may be offset if the applicant has been present in Canada in earlier years for periods of time which are equal in total to double the length of the gaps. In this case, however, the applicant must also have resided in Canada for one year immediately before his application for pension.

Under the 1965 amendment, effective January 1966, persons who have had 40 years of residence in Canada since age 18 will become eligible for the old age security pension provided they meet the minimum age requirement. This will be helpful to many persons who have left Canada before the age of 65 but who have spent virtually all of their working lives in Canada. It will be particularly helpful in the case of wives of pensioners who left Canada before they reached age 65.

The amendment did not change the condition concerning payment of the old age pension outside the country. Thus, the pension will be payable, as before, for a period of six months of absence to any pensioner and indefinitely to one with at least 25 years residence in Canada since age 21.

In 1968 and succeeding years the amount of the old age security pension will be increased in line with changes in the Pension Index as described later with respect to Canada Pension Plan benefits.

In March 1964, 971,801 persons were paid old age security pension. Total net pension payments for the fiscal year ended March 31, 1964 amounted to \$808,391,300.

CANADA PENSION PLAN

The Canada Pension Plan, which will become effective January 1, 1966, is designed to provide for members of the labour force a social insurance system whereby each contributor builds up a right to a graduated

pension the amount of which is related to his previous earnings pattern. This graduated benefit together with the universal flat-rate old age pension will constitute the retired person's old age income security benefit.

The plan will also provide benefits to the disabled contributor and his dependent children and, in the event of the contributor's death, benefits for his widow and orphaned children.

The principal features of the plan are:

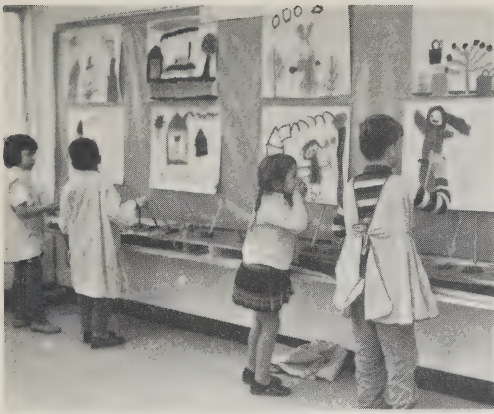
Compulsory coverage extends to almost all employees and self-employed people; employees must contribute on earnings over \$600 a year, and self-employed people whose total earnings are \$800 or more a year must contribute on their earnings over \$600. That part of a person's earnings over \$5,000 a year will not be subject to contribution at the outset.

An earnings-related retirement pension will be available to contributors at any age between 65 and 70, provided they have retired from regular employment. At age 70, the pension will be available as of right, whether retired or not.

The plan will provide a retirement pension related to the earnings on which people have contributed. The scale of this pension will rise during a ten-year transitional period to a level of 25 per cent of these earnings.

A two-part pension will be paid to disabled contributors. The flat-rate portion in this case will be \$25. The earnings-related portion will be 75 per cent of what the retirement pension would have been. For purposes of calculating the disability pension, the retirement pension is based on average monthly earnings between the start of the plan or age 18 and the date the disability pension starts.

A pension will be paid to a widow caring for her dependent children provided the deceased contributor has made the minimum number of contributions. The pension will have two components: a flat-rate portion, which, at the outset, will be \$25 a month, and an earnings-related portion which will be 37½ per cent of what the husband's retirement pension would have been.



Avant-garde art class at a school for kindergarten.

Other women widowed between ages 35 and 65 will be entitled to widow's pensions at the rate set out in the preceding paragraph, except for those widowed before age 45 who will receive a reduced pension. Disabled widows, however, will receive the full pension regardless of their age.

Women widowed at age 65 or later, as well as widows who reach age 65, will receive a widow's benefit equal to 60 per cent of their husband's retirement pension. They will be entitled to the old age security pension as well. If the widow is entitled to her own retirement pension under the Canada Pension Plan, she may combine it with her widow's pension in the more favourable of two formulas.

A flat-rate benefit will be paid to orphans of contributors and to the dependent children of disability pensioners. The amount of these benefits will be \$25 for each of the first four children and \$12.50 for each additional child. Orphan's benefits and benefits for the children of disability pensioners will be payable until the child reaches age 18, or age 25 if he is attending school or university.

The contributory earnings ceiling of \$5,000 will be adjusted in the first 10 years of the program by changes in the Pension Index, which will be based on the Consumer Price Index. Subsequently it will be adjusted by changes in the general level of wages. A contributor's earnings record will be adjusted by changes in the general level of wages before his benefit is calculated.

Pensions in pay will be adjusted by changes in the Pension Index.

A benefit will be paid when a contributor or a pensioner dies. The lump sum payment will amount to six times the monthly retirement pension that could have been paid, but will not exceed \$500 at the outset.

The plan will not operate in a province providing comparable benefits.

OLD AGE ASSISTANCE, DISABLED PERSONS' ALLOWANCES AND BLIND PERSONS' ALLOWANCES

The federal and provincial governments co-operate in providing assistance of up to \$75 a month to needy persons aged 65 to 69, those aged 18 and over who are totally and permanently disabled, and persons aged 18 and over who are blind. Payment of assistance and allowances is made by the provinces, which are reimbursed by the federal Government for half the cost of old age assistance and of disability allowances and three-quarters of the cost of blindness allowances. The provinces pay additional supplements in cases of special need.

Under each of the three programs a recipient must have resided in Canada for 10 years immediately prior to becoming eligible, and his income and property must not exceed a specified value.

MOTHERS' ALLOWANCES

All provinces make provision for allowances on behalf of needy mothers when they are deprived of the bread-winner and are unable to maintain their dependent children without assistance. Assistance is granted to mothers whose husbands are dead, disabled, in mental hospitals, or (in some provinces) in penal institutions, and to deserted, divorced, separated, and unmarried mothers.

To be eligible for these allowances, an applicant must be caring for one or more children of eligible age, and must meet specified conditions primarily of need and residence. One province requires that the child be a Canadian citizen or a British subject, or that the mother be a Canadian citizen. Allowances are payable on behalf

of children up to 16 years of age, with extensions beyond this age if the child continues to attend school.

The maximum monthly allowance payable to a mother varies from one province to another and depends on the number of children. In some provinces an additional payment is made for a disabled father in the home. The majority of provinces grant supplementary aid where special need is apparent.

GENERAL ASSISTANCE

General assistance, including emergency assistance, is available in all provinces to persons who are in need because of unemployment, illness or other reasons. In most provinces assistance is given for food, clothing, shelter and utilities, but it may also cover other aid such as incapacitation or rehabilitative allowances, post-sanatorium allowances, maintenance costs of boarding or nursing home care, counselling and homemaking services. The program is administered by municipal or provincial welfare departments under provincial legislation. In most provinces minimum standards of assistance are set by the province. Costs are borne by the municipal, provincial and federal governments. Special arrangements are made for emergency aid to newcomers to Canada who have not yet acquired residence, usually a period of one year, in any province.

HOSPITAL CARE

Prepaid hospital care at the standard ward level is now provided through the federal-provincial insurance programs established in all provinces and both territories.

Anyone in Canada suffering from mental illness or tuberculosis also receives free or substantially free hospital care. Other special groups receiving free hospital care are members of the Armed Forces and the Royal Canadian Mounted Police, particular groups of discharged war veterans, Indians, Eskimos, inmates of federal penitentiaries, workmen's compensation cases, lepers, and insured sick mariners.

Each of the provincial hospital insurance programs offers basic standard ward care, diagnostic procedures and other specified in-patient hospital services. Every province also provides for some out-patient services under its hospital insurance program. The out-patient services offered vary from province to province, but among the benefits included are emergency care following accidents, diagnostic procedures and interpretations, and therapeutic services including minor surgical and medical procedures. Furthermore, some provinces provide certain psychiatric out-patient services.

In seven provinces — Newfoundland, Prince Edward Island, Nova Scotia, New Brunswick, Quebec, Alberta, and British Columbia — and both territories, the plans are financed in a variety of ways through the general tax system. Residence in the province is the determining factor in eligibility for hospital benefits.

In three provinces, eligibility is dependent upon payment of a premium as well as residence requirements. The premium rates are \$2.00 a month for a single person and \$4.00 a month for a family in Manitoba, \$3.25 and \$6.50 respectively in Ontario, and \$20 and \$40 respectively per year in Saskatchewan. Persons receiving public or social assistance in these three provinces usually have their premiums paid by the province or municipalities.

In the provinces of British Columbia and Alberta and in the Northwest Territories the *patient* is required to pay a portion of the cost at the time of receiving service.

— In British Columbia \$1.00 a day is charged to adults and children (no charge is made for newborn) for in-patient hospitalization and \$2.00 for out-patient care. No direct charge is made to people who are receiving public assistance.

— In Alberta, all adult and child patients pay a daily charge of from \$1.60 to \$2.00 (\$1.00 for newborn), except persons receiving public assistance and certain polio, arthritis, and cancer patients.

— In the Northwest Territories, there is a charge of \$1.50 per day for in-patient hospital care.

The Immigration Medical Service provides free hospital care to immigrants who

become ill en route to their destination or while awaiting employment.

MEDICAL CARE

Saskatchewan operates a province-wide medical care insurance program (that came into effect on July 1, 1962). Alberta has a voluntary medical insurance plan in which the government pays part of the premiums for persons with little or no taxable income. In two other provinces public medical care programs are established for residents of particular areas. Approximately half of the population of Newfoundland receive physicians' services at home or in hospital under the provincially-administered Cottage Hospital Medical Care Plan, which is financed in part on a premium basis. Medical indigents not under the plan may also receive care at provincial expense. In addition, all Newfoundland children under the age of 16 years are entitled to free medical and surgical care in hospital. In Manitoba, locally-operated municipal doctor programs, receiving provincial grants, cover about 28,000 persons. Similar programs covered about 158,000 persons in Saskatchewan prior to July 1962.

For several years the provinces of Nova Scotia, Ontario, Saskatchewan, Alberta, and British Columbia have financed the cost of providing health services for specified categories of persons in need and receiving regular public assistance. Manitoba began a comprehensive program in 1960.

In Ontario, British Columbia, and Alberta the beneficiaries include, with slight variations, means- or needs-tested old age security recipients, persons in receipt of old age assistance, blindness and disability allowances, mothers' allowances, child welfare, and general welfare assistance. Nova Scotia covers only mothers' allowance recipients and their dependents and blindness allowance recipients. The Saskatchewan program provides coverage to recipients of old age security supplemental allowance, blindness supplemental allowance, aid to dependent families and short-term provincial assistance. Special provisions are now made to enrol other welfare recipients under the provincial hospital and medical care

plans. In Manitoba coverage applies to cases of need among the aged and infirm, including those in nursing homes or institutions, the blind and the physically or mentally disabled, mothers' allowance recipients, and child wards. Indigent persons not covered by these programs may have necessary care financed by the municipalities in which they reside.

Under the Ontario program, the principal medical service covered is physicians' care in the home and office, including certain minor surgical procedures and prenatal and postnatal care. Basic dental care is available to the children of mothers' allowance recipients. In addition to such physicians' services, Nova Scotia provides major and minor surgical and obstetrical services and medical attendance in hospital. The programs in Saskatchewan, Alberta, British Columbia, and Manitoba give complete medical care in the home, office, and hospital, including surgical and obstetrical services, all generally-used prescription drugs (except in Alberta, and with a 50 per cent co-charge limitation in Saskatchewan for non-lifesaving drugs where financial hardship is not demonstrated), and dental and optical care, sometimes only on special authorization and/or with dollar limits. Other benefits often provided include appliances, physiotherapy, chiropody, chiropractic treatment, and transportation for medical purposes.

Under the medical care insurance plan in Saskatchewan there is compulsory enrolment by all eligible residents, that is, all residents who are not automatically covered under another government health care program, some 93 per cent of the population in 1964. The benefits include medical care in home, office, and hospital without limit except as established by medical necessity, and there are no restrictions relating to age or pre-existing conditions. The program is financed by personal premiums and by grants from provincial general revenues. No premiums were levied in respect to 1962 but an annual premium of \$12 per adult or a maximum annual premium of \$24 per family was levied for 1963, and \$6 and \$12, respectively, for 1964. The \$12 and \$24 premiums were effective again in 1965. The

former municipal doctor plans have been discontinued, and special arrangements have been made to continue under local administration the program in the Swift Current Health Region.

Under the Alberta Medical Plan, which became effective on October 1, 1963, approved health insurance carriers must offer for sale a contract of insurance that provides a comprehensive range of medical benefits; the contract must be non-cancelable except for gross misuse of services; and the annual premium must be no higher than the specified maximum, \$63 for a single person, \$126 for a family of two persons, and \$159 for a family of three or more persons. The government will subsidize the medical insurance premiums of persons with no taxable income at annual rates of \$18 for a single person, \$42 for a family of two persons, and \$72 for a family of three or more persons; and it will subsidize the premiums of persons with taxable income below \$500 at annual rates one-half those just mentioned. Approximately 800,000 persons in 1964, subsidized and non-subsidized, were covered by voluntarily purchased medical insurance policies under the Alberta Medical Plan; they represented 56 per cent of the provincial population of 1,432,000 persons. The number of persons covered by *subsidized* medical insurance policies was around 190,000 in 1964.

A number of provinces have developed programs under which free or substantially free services are provided for all residents suffering from specific diseases such as tuberculosis, mental illness, cancer, poliomyelitis, and arthritis. No test of means or need is involved in these programs. The federal government also provides medical care to members of the Armed Forces, certain classes of war veterans, indigent Eskimos and Indians, and insured mariners. Some attending doctors serve on salary; others are paid on a negotiated fee-for-service or sessional basis.

VOLUNTARY HEALTH INSURANCE SCHEMES

Many commercial insurance companies and non-profit co-operative, independent, or physician-sponsored organizations offer insurance protection, for a stated premium,

against the cost of those hospital services that are not insured under the federal-provincial hospital insurance program, against expenses for medical and surgical care, and against other health-care expenses such as for medicine (and/or against loss of wages where the loss is covered by accident or sickness). The premium charged depends upon the extent of the protection.

In many industrial group plans the employer pays at least part of the premium. It is frequently possible for a person to make arrangements to retain his insurance when he is in the process of changing his place of residence or his job.

One who does not belong to an organization that has a group plan may be eligible to purchase health insurance on an individual basis for himself and his dependents from a commercial company or a voluntary non-profit insurance agency. Commercial companies also sell to individuals insurance against accident or loss of pay. Under some of these plans, it is possible to retain coverage after reaching retirement age.

CIVILIAN REHABILITATION SERVICES

In all provinces there is a wide range of rehabilitation services for the disabled. These are provided through government bodies, many voluntary agencies, hospitals and rehabilitation centres. Under the Vocational Rehabilitation of Disabled Persons Act, these services are co-ordinated within the provinces, usually through departments of health or welfare. The Act is administered federally by the Department of Labour and enables the federal government to enter into agreements with the provinces to develop within each province comprehensive programs of rehabilitation and to share the costs of making vocational rehabilitation services available to disabled persons. The services which are provided to help the disabled become gainfully employed include assessment, counselling, physical restoration, vocational training and employment placement.

Application for services is made to the provincial rehabilitation authorities, usually to the Director of Rehabilitation Services or the Rehabilitation Co-ordinator

within a provincial health or welfare department. Acceptance of applicants is on the basis of an assessment carried out through the rehabilitation authorities. Usually, an applicant must have a physical or mental disability which prevents the regular pursuit of a substantially gainful occupation, either in paid employment or in looking after the home. Assessment is made by considering the applicant's loss through disability, his remaining capabilities, his personal resources and his vocational potential.

Restorative treatment to reduce or remove the handicapping condition, including such services as medical or surgical procedures, physical and occupational therapy, or the provision of aids and appliances, may be arranged. These services are provided by medical practitioners and other qualified personnel, often through local hospitals, clinics and centres.

Vocational training for disabled persons may be arranged by the provincial rehabilitation authorities through the established training programs in the provinces. In some cases, on-the-job training may be arranged.

Placement of disabled persons in employment is carried out through the National

Employment Service in co-operation with the rehabilitation authorities or may, in some instances, be undertaken by the provincial rehabilitation authorities directly.

Assessment, counselling and placement services are provided free of charge. Where other costs or fees for service are involved, consideration may be given to the individual's ability to contribute.

The expansion of medical rehabilitation services and facilities is encouraged through federal-provincial Health Grants, administered by the federal Department of National Health and Welfare. Rehabilitation services for children are provided through many government and voluntary organizations throughout the country. The rehabilitation of injured workmen is the responsibility of Workmen's Compensation Boards in each province. Voluntary agencies play a large role in providing services to the disabled.

The overall trend in rehabilitation in Canada is towards co-operation among all the groups and organizations concerned with, or providing services for, the disabled, and the Civilian Rehabilitation Program is designed to encourage this co-ordinated approach.

Montmorency Falls, Montmorency County, Quebec.





The Federal Houses of Parliament situated on the south bank of the Ottawa River, Ottawa.



Government

Canada is an independent nation, with a democratic parliamentary system of government. The modern Canadian federal state was established by the British North America Act of 1867. Canada now consists of ten provinces and (two northern territories) the Yukon Territory and the Northwest Territories.

THE CONSTITUTION OF CANADA

While the British North America Act is popularly regarded as the Constitution of Canada, it is not an exhaustive statement of the laws and rules by which Canada is governed. The Constitution of Canada in its broadest sense includes Parliament, statutes of the Parliament of Canada relating to such matters as the Senate, the House of Commons, electoral districts, elections, and also statutes of provincial legislature relating to provincial government and provincial legislative assemblies. Other written instruments, and orders in council passed since the British North America Act, also form part of the Canadian constitutional system.

The BNA Act divided legislative and executive authority between the federal Government on the one hand and the several provinces on the other. The Parliament of Canada was assigned authority over control of the armed forces, the regulation of trade and commerce, banking, credit, currency and bankruptcy, criminal law, postal services, the fisheries, patents and copyrights, the census and statistics, the raising of money by taxation and, in the field of com-

munication, such matters as navigation and shipping, railways, canals, and telegraphs. In addition, the federal Government was endowed with a residual authority in matters beyond those specifically assigned to the provincial legislatures and including the power to make laws for the peace, order and good government of Canada.

The provinces, on the other hand, were granted powers embracing mainly such matters of local or private concern as property and civil rights, education, civil law, provincial company charters, municipal government, hospitals, licenses, the management and sale of public lands, and direct taxation within the province for provincial purposes.

The preservation of both the English and French languages was safeguarded by the provision that either language may be used in the debates of the Parliament of Canada and of the Legislature of Quebec and in any federal court in Canada; and that both languages shall be used in the respective records and journals and in the published Acts of the Parliament of Canada and of the Legislature of Quebec. Canada is also a member of the British Commonwealth of Nations.

Her Majesty Queen Elizabeth II is Queen of Canada. Her personal representative in Canada is the Governor General, appointed by Her Majesty on the advice of her Canadian Prime Minister for a term of five years. He exercises the executive authority of the Queen in relation to the Government of Canada. On the recommendation of his responsible advisers, he summons, prorogues and dissolves Parliament, assents to Bills and exercises other executive functions.

The Parliament of Canada

The federal legislative authority is vested in the Parliament of Canada, consisting of the Senate and the House of Commons. Both the House of Commons and the Senate must pass all legislative Bills. Both bodies may originate legislation, but only the House of Commons may introduce Bills for the expenditure of public money or the imposition of any tax.

The House of Commons. Members of the

House of Commons are elected in a general election usually held subsequent to the normal dissolution of Parliament by the Governor General on the advice of the Prime Minister at any time up to the end of five years after the last election. Occasionally a general election may be called subsequent to a grant of dissolution following defeat of a government measure or passage of a vote of want of confidence by the House in the government of the day.

Electors include all Canadian citizens or British subjects, male or female of the age of 21 or over, who have been resident in Canada for 12 months prior to polling day, with certain exceptions.

Seats in the House of Commons are distributed geographically as follows:

Newfoundland.....	7
Prince Edward Island.....	4
Nova Scotia.....	12
New Brunswick.....	10
Quebec.....	75
Ontario.....	85
Manitoba.....	14
Saskatchewan.....	17
Alberta.....	17
British Columbia.....	22
Yukon Territory.....	1
MacKenzie District Northwest Territories.....	1
TOTAL.....	265

The leader of the Party winning the most seats in the general election is called upon by the Governor General to form a government. He becomes the Prime Minister and generally chooses party colleagues from the elected members to form the Cabinet. If he wishes to have in his Cabinet someone who is not a member of the House of Commons, that person must secure a seat in the House within a short time through a by-election. The Prime Minister and all his ministers in charge of departments of government sit in the House of Commons, although a minister without portfolio may be a member of either of the House or the Senate.

The Cabinet is responsible for determining all important policies of government and securing the passage of such legislation,

financial measures and administrative provisions as their supporters may approve. The Ministers of the Crown, as the members of the Cabinet are called are chosen generally to represent all regions of the country and its principal cultural, religious and social interests.

The Opposition. The choice of the Canadian electorate not only determines who shall govern Canada, but, by deciding which Party receives the second largest largest number of seats in the House of Commons, it designates which of the major parties becomes the Official Opposition. The function of the Opposition is to offer constructive criticism of the government of the day. In 1927 the importance of the work of the Leader of the Opposition was recognized in the provision of a special salary to be paid him in addition to his indemnity as a member of the House.

The Senate. The Senate is composed of 102 members appointed for life by the Governor General, on the nomination of the Prime Minister. Senators are chosen to represent all geographical areas of Canada.

While the Ministers of the Crown carry the political responsibilities of their respective departments, the federal service forms the staffs of the twenty departments and of various boards, commissions, corporations, bureaus and other agencies of the government. The day-to-day administration of a department is handled by a permanent head, usually known as deputy minister. As of September 30, 1961, there were 349,138 federal employees.

PROVINCIAL GOVERNMENT

Similar political institutions and constitutional usages operate in the government of the ten provinces as in that of the nation as a whole. In each province the Queen is represented by a Lieutenant-Governor appointed by the Governor General in Council, usually for a term of five years. The powers of the Lieutenant-Governor in the provincial sphere are essentially the same as those of the Governor General in the federal sphere.

The Legislature of each of the provinces comprises, in addition to the Lieutenant-

Governor, a Legislative Assembly elected for a term of five years and, for Quebec only, a Legislative Council of 24 members appointed for life by the Lieutenant-Governor in Council. The franchise in provincial elections is granted, generally speaking, to every adult 21 years of age or over, although in Saskatchewan it is 18, and in Alberta and British Columbia the age is 19 years. The conventions of cabinet government operate in the Legislative Assembly of each of the provinces as in the House of Commons at Ottawa.

TERRITORIAL GOVERNMENT

The vast and sparsely populated regions of northern Canada lying outside the ten provinces and comprising the Yukon Territory and the Northwest Territories have attained both elected representation in the House of Commons and a measure of local self-government. The local government of the Yukon Territory is composed of a Commissioner, appointed by the federal Government, and a locally elected Legislative Council. The Government of the Northwest Territories is vested in a Commissioner assisted by a Council of nine members, of whom four are elected by popular franchise in the Territories and five are appointed by the federal Government from among federal officials. The Council is advised by the Eskimo Affairs Committee, in which two Eskimos are members.

LOCAL GOVERNMENT

As local government at the municipal level falls under the jurisdiction of the provinces, there are ten distinct systems of municipal government in Canada, as well as many variations within each system. The variations are attributable to differences in historical development and in area and population density of the 4,300 incorporated municipalities. Possessing the power exclusively to make laws respecting municipal institutions, the provincial legislature of each province has divided its territory into varying geographical areas. Municipalities are incorporated by provincial legislation and have various powers and responsibilities.



Aerial view of the world-famous Canadian Horseshoe Falls on the Niagara River, Niagara Falls, Ontario.

ties suited to their classification. A municipality is governed by an elected council. The responsibilities of the municipalities are generally those most closely associated with the citizen's everyday life, his well-being and his protection.

THE JUDICIARY

The Canadian courts of law are independent bodies. Each province has its police division, county and supreme courts, with right of appeal being available throughout provincial courts and to the federal Supreme Court of Canada. At the federal level there is also the Exchequer Court, in

which proceedings instituted by or against the Crown may be launched and from which appeals may be made to the Supreme Court. All judges, except police magistrates and judges of the courts of probate in Nova Scotia and New Brunswick, are appointed by the Governor General in Council and their salaries are fixed and paid by the Parliament of Canada. They cease to hold office on attaining the age of 75 years.

Legislation concerning criminal law and the procedure in criminal matters is under the jurisdiction of the Parliament of Canada. The provinces administer justice within their own establishment of procedure in civil matters.



A glimpse of early Quebec. Residence of Bois-de-Coulonge, Quebec City.



All the way from Vienna, a young immigrant arrives with her parents at the Canadian National Railways station in Winnipeg, Manitoba.

Immigrants and Immigration

During the late 1800s and at the dawn of the 20th century, Canada relied heavily on immigrants to push back the frontier of the young nation. They eagerly tackled the tasks of land clearing and cultivation of the soil in the eastern part of the country and joined in the movement to settle the Canadian West. The contributions of these early immigrants, so vital to the nation's development, history has recorded for posterity.

A SUMMARY

Today, immigrants from many parts of the world are making a similar contribution to Canada's economic expansion. However, the growing industrialization of the Canadian economy is reflected in the type of immigrants being attracted to the country. *To a far greater degree than their predecessors, they now consist of highly skilled workers, professional people and entrepreneurs — qualifications which ensure successful settlement in Canada.*

Since the end of World War II, more than 2,300,000 persons have migrated to Canada. Post-war immigrants comprise 11 per cent of the Canadian population aged 14 years and over and account for 13 per cent of the labour force. In the six-year period ending in February, 1962, they were responsible for more than one-third of the net increase in the total population of labour force age. Because their participation rates were higher than those of other Canadians, they also accounted for about 40 per cent of the net increase in employment during the period.

Newcomers to Canada have influenced

the country's economy in a number of ways: by contributing needed skilled and professional manpower, by participating in the establishment of new businesses and thereby assisting in the economic growth of the country, by repopulating farms, by becoming important consumers and contributors in technical and professional fields of industrial and scientific development; by bringing with them an immense sum in capital and personal effects, and, not least of all, by liberally investing in the fields of housing and accommodation.

Consistent with the growing industrialization of the Canadian economy has been the fact that the most popular areas of employment for newcomers are in the manufacturing, construction and service industries. *An extremely high percentage of these workers are skilled craftsmen, with skills especially oriented toward the mechanical trades and manufacturing industries.*

About 10 per cent of immigrant workers who have come to Canada in recent years are classified as professional or technical personnel with a potential for advancement equal to all other Canadian citizens. Many of these persons hold responsible positions

in industry, commerce, government and university circles. Several years ago, the President of the University of Toronto reported that more than half of the teaching staff engaged by the University that year were former residents of the United States.

In 1964, of the 112,606 newcomers to Canada, 56,190 persons were destined for the labour market. Of these, 11,965 were in professional or technical categories, 1,212 had managerial experience, and 17,476 sought employment in manufacturing, mechanical and construction fields and 6,420 in service industries.

As already mentioned earlier in this booklet, although giant corporations are a very real part of the Canadian scene, *small business enterprises* are the backbone of the Canadian economy as they represent about 95 per cent of the number of businesses in the country. *In this vital area, immigrants have made a significant contribution to the expansion of the country's economy.* It is estimated that more than 50,000 newcomers have attained managerial positions or have established their own businesses. The Department of Citizenship and Immigration has direct case history reports of the establishment of some 13,000 new businesses from 1950 to 1964. For these enterprises immigrants paid more than 170 million dollars with initial payments in excess of 102 million dollars. These ventures have created employment for more than 45,000 Canadians. It would be impossible to provide a detailed review of how immigrants enter the world of work in Canada, but it may be useful to quote a few random examples to show how some immigrants have found a place in the economy of the country.

The initiative of newcomers in launching profitable business careers may be seen in the example of a young immigrant from the Republic of Ireland. Along with a Canadian partner, he established a modest printing business in Montreal in 1950, which has now grown to a million-dollar-a-year enterprise. In its early days it consisted of the efforts of the two partners, today the firm employs 60 workers. The owners credit part of the success of their operations to a business loan they received from the Industrial Development Bank of Canada.

The variety of opportunities available in Canada for people with sound business experience and imagination is illustrated by the example of a former resident of West Germany. Travelling in Canada in 1955 as a representative for several European seed and feed companies, he established a number of important contacts with Canadian interests and decided to go into business for himself as an exporter of Canadian seeds. Today his business activities run the gamut from the operation of a successful import enterprise to ownership of a popular restaurant in Montreal.

The record of immigrants in the business community is all the more remarkable when it is considered that many have experienced severe language handicaps on arrival. A former citizen of the Netherlands landed in Western Canada in 1952 with a scant knowledge of the English language. Five years later, he was appointed manager of a successful credit union in the province of Saskatchewan.

In the past decade, an extremely high proportion of immigrants to Canada have been young people in their late twenties or early thirties. A considerable number of these have combined high levels of academic or trade qualifications with practical on-the-job experience before migrating to Canada.

These newcomers form a solid coterie of professional, managerial and technical workers and will play an important part in the future development of the Canadian economy. An indication of the high regard such individuals have for Canada's potential was revealed in the remarks of a recent arrival from the United Kingdom. Although he held a responsible managerial position in the United Kingdom, he decided to migrate to Canada as "*this country offers more opportunity for my children*".

In spite of the increased tendency of immigrants to settle in urban centres, they are nevertheless making a vital contribution to the development of Canadian agriculture, especially in such areas as the development of formerly marginal resources and in the rehabilitation of farms that have become abandoned by the migration of former owners to the cities.

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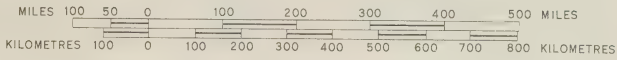
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